THE POLITICS OF PLANNING:
IDEAL AND REALITY IN THE IMPROVEMENT OF INFORMAL SETTLEMENTS IN METRO MANILA

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A THESIS SUBMITTED
FOR THE DEGREE OF MASTER OF SOCIAL SCIENCES

DEPARTMENT OF GEOGRAPHY

NATIONAL UNIVERSITY OF SINGAPORE

2006

Acknowledgements

This academic endeavor of mine would not have been possible without the help of a number of people: their considerate and active support continuously fueled my motivation to complete this research. Foremost among all, I would like to sincerely express my appreciation to my supervisor Professor Brenda Yeoh, who has always led me to the right track through careful guidance and scholastic cooperation. Without her critical, inspiring comments and generous, patient assistance, this research would have reached a deadlock. My deep gratitude must extend to everybody who assisted me in conducting fieldwork in Manila. In particular, I would like to truly thank Dr. Emma Porio and Dr. Anna Marie Karaos of Ateneo de Manila University, Dr. David Yap of the University of the Philippines Diliman, Dr. Gavin Shatkin of the University of Michigan, Ms. Luisita T. Vendiola of the UPA, and Ms. Rowena Jessica Amon of the COM for helping me to not only gain substantial knowledge but also expand local networks. It is not an exaggeration to say that, because of the networks established through their assistance and referrals, my fieldwork came off as more than expected. Residents in the 787 Quezon Avenue Neighborhood Association, the 13th Street Neighborhood Association, and the GK Buayang Bato community are all very much appreciated for being a part of my research. In addition, it's been a pleasure working with two competent, compassionate, and friendly interpreter and translator, Ms. Suzette Centeno and Mr. Skilty Labastilla; their contributions to my research are just tremendous. I am also grateful to my colleagues and friends who have cheered me up all the way through. At last but most important, I cannot thank my parents enough for giving me selfless affection and support and showing great understanding to the life that I've pursued.

Kaoko Takahashi

20 February, 2007

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Summary

Worldwide, providing sufficient housing continues to be a main planning concern. In the context of rapid urbanization after World War II, housing demand in primate mega-regions has reached an unprecedented level in human history. In many Southeast Asian metropolises, the failure of wide-ranging housing development approaches in the past have resulted in the further proliferation of informal settlements as shelters for many urban inhabitants. Metro Manila, the capital region of the Philippines, is no exception. Apart from dilapidated living environments in a growing number of informal settlements, the urban housing crisis today has grow more serious with the increasing proportion of 'landless' and 'disempowered' people who lack access to formal land markets and decision-making processes. In response to this complication, a renewed housing strategy called 'enablement' --one that takes into account democratizing the planning process by stressing the value of third party interventions to enhance citizen empowerment-- has been taken on board. Civil society is perceived as a critical catalyst in development activities, and the ascendancy of NGOs has become evident in both domestic and international arenas. Nowadays, Filipino NGOs occupy an important position in current planning agendas and frameworks, strategically locating themselves at the heart of broader socio-political networking.

The improvement of informal settlements is a political act on a community-wide scale to defend a space for living. It necessarily requires collective actions to heighten the degree of social mobilization within a settlement. Experiences of Metro Manila show that in order to galvanize collective action towards improvement, communities should ensure access to external institutions' resources and

assistance. The establishment of socio-political networks involving external institutions would help landless, poor communities gain a greater voice in the politics of planning. In this regard, democratization driven by enablement principles has indeed opened up a new horizon for appraising external interventions and changing conventional structures of systematic disempowerment surrounding marginalized groups.

Nonetheless, the Metro Manila case also discloses that the democratization of the planning process and diversification of actors involved have brought about fragmentation and conflict, particularly in the implementation of cross-boundary projects. Enhancement of decentralization and devolution policies in the enablement strategy has ironically intensified inter- and intra-city contentions which (1) hamper the creation of effective alignments among the actors; and (2) destabilize established socio-political networks. As a means to resolve these predicaments, it is recommended that the mechanism of urban governance should be reconsidered, and the viability of organizing a unified planning body on a regional scale explored. Even as we celebrate the rise of civil society and local autonomy, pragmatic centralized schemes should exist to bind concerned actors together in efforts to deal with metro-wide problems such as housing. In sum, the case study of Metro Manila highlights that arranging favorable legislative goals and institutional settings is not sufficient. What is needed is the facilitation of effective executing mechanisms which are able to operationalize these goals and settings to benefit the people in real world conditions.

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List of Abbreviations

ADB	Asian Development Bank
ANCOP	ANCOP Foundation International
BLISS	Bagong Lipunan (New Society) Integrated Sites and Services
CBO	Community-Based Organization
CISFA	Comprehensive Integrated Shelter Finance Act
CMP	Community Mortgage Program
COM	Community Organizers Multiversity
COPE	Community Organization of the Philippines Enterprise Foundation
DENR	Department of Environment and Natural Resources
DHUD	Department of Housing and Urban Development
DOF	Department of Finance
DPWH	Department of Public Works and Highways
EO	Executive Order
EPA	Environmental Preservation Areas
GK	Gawad Kalinga
GSS	Global Strategy for Shelter to the Year 2000
HDB	Housing Development Board
HKD	Hong Kong Dollar
HLURB	Housing and Land Use Regulatory Board
HUDCC	Housing and Urban Development Coordinating Council
JBIC	Japan Bank for International Cooperation
KIP	Kampung Improvement Program
KV I	Kasiglahan Village I
LGC	Local Government Code
LGU	Local Government Unit
LHB	Local Housing Board
MHS	Ministry of Human Settlements
MMA	Metropolitan Manila Authority
MMC	Metropolitan Manila Commission
MMDA	Metropolitan Manila Development Authority
MWSS	Metropolitan Waterworks and Sewerage System
MYR	Malaysia Ringgit
NCR	National Capital Region
NEP	New economic plan (in Malaysia)
NEDA	National Economic and Development Authority
NGC	National Government Center
NGO	Non-governmental Organization
NHA	National Housing Authority

NHMFC	National Home Mortgage Finance Corporation
NSP	National Shelter Program
ODA	Official Development Assistance
OFW	Overseas Filipino Worker
PD	Presidential Decree
PO	People's Organization
PHILSSA	Partnership of Philippine Support Service Agencies
PHP	Philippine Peso
PRDP	Pasig River Development Plan
PRRC	Pasig River Rehabilitation Commission
PRRP	Pasig River Rehabilitation Program
RA	Republic Act
SDP	Pasig River Environmental Management and Rehabilitation Sector Development Program Loan
SEC	Securities and Exchange Commission
SHFC	Social Housing Finance Corporation
SIR	Slum and Improvement Resettlement
TAO-Pilipinas	Technical Assistance Organization-Pilipinas
THB	Thai Baht
UCDO	Urban Community Development Office
UDHA	Urban Development and Housing Act
ULAP	Ugnayang lakas ng mga Apektadong Pamilya sa Baybaying Ilog Pasig (the Powerful Alliance of Affected Families along the Pasig River)
UNCHS (Habitat)	United Nations Centre of Human Settlements
UPA	Urban Poor Associates
ZIP	Zonal Improvement Program

Chapter 1

Introduction

1.1 General Background and Objective of Research

Worldwide, providing sufficient housing has been a main concern of planning, and numerous endeavors have been made to satisfy the growing needs in this area. Owing to massive internal migrations from peripheries to centers and rapid urbanization after World War II, housing demand in urban areas has reached an unprecedented level in human history. In particular, urbanization trends have been more intensive in developing countries than in developed countries (Dimitriou, 1990). In Asia, a sharp rise in foreign investments has led to major industrial structural changes in many countries. The rapid growth of export-oriented industrialization in Asia has in turn reinforced concentration in primate cities. As summarized by Askew & Logan (1994, p.6): "the spatial transformations of urban settlements … have been … primarily [an expression of] international economic transformations in regional perspective."

At the national level, economic and industrial restructuring has had a considerable impact on the spatial distribution of housing demand in many cities (Richardson, 1987). At the same time, while it is commonsensical to expect housing to be supplied in the right place, at the right time, and in the right quality and quantity in tandem with the changing economic landscape, housing policy in many developing nations in Asia have simply not kept pace. Housing is often regarded as a social cost instead of a productive investment, and thus, housing policy has seldom been incorporated into national goals. During the 1950s and 1960s, the objectives of national plans were focused on establishing facilities for economic development and on raising the productivity of prioritized industrial sectors. Social investments to improve living environments --to nurture human capital that is supportive of industrialization and economic growth-- were generally regarded to be outside the

scope of these plans. Given government neglect, slums and squatter settlements started to emerge as shelters for many urban inhabitants. The prevailing attitude among governments perceived the expansion of substandard settlements as a transitionary phenomenon that would gradually fade away with economic development (Hardoy & Satterthwaite, 1989). In reality, however, slums and squatter settlements have thrived and swelled as economic development --often inegalitarian in effects-- pushed the poor out of housing and land markets. Although the urban housing crisis in developing countries has been brought about even before the advancement of globalization, a rapid increase of dilapidated housing is inextricably linked to global and national economic forces, coupled with the lack of appropriate government policies to deal with housing the people under conditions of rapid global change.

The urban landscape in cities of developing countries in Asia displays both elements of 'modernity' and 'backwardness.' This reminds us of what Castells (1991, p.206) theorizes as 'the dual city,' the product not only of an unequal "urban-social structure resulting from juxtaposition of, the yuppies and the homeless," but also the "simultaneous and articulated processes of growth and decline." Castells' assertion has become more convincing in consideration of the fact that many substandard settlements in Asia are physically segregated but not geographically isolated. Substandard settlements are indeed an enclave where poor households are likely to cluster; yet, their locations are not within certain confined areas like ghettos but often adjacent to modern, sophisticated buildings. Thus, the proliferation of substandard settlements should not be interpreted as a detachment from growth. Rather it is a representation of what is an attachment to growth, signs of decline which occur in parallel and in proximity.

Living and housing conditions in such settlements are not necessarily safe and

comfortable by any account. Nevertheless, the conditions are not as destitute as the ones in earlier (colonial) periods, from a material viewpoint. In many cases, construction materials have been replaced by more durable ones and settlers have managed to ensure access to basic utilities such as electricity and water. However, the lack of land tenure and security has meant that there is a threshold to the improvements that can be voluntary made. The noteworthy point is that the urban housing crisis in Asia today has been exacerbated and further complicated by the increasing proportion of inhabitants who are not so much impoverished in terms of living conditions but whose status are 'informal' in a *de jure* sense. In this light, the problem lies in not absolute material terms. Rather, it is the growth of the disempowered population relative to the powered few, and the ever-widening social inequalities between landowners and the landless mass that lies at the heart of the housing crisis.

This thesis is not an ethnographic study investigating life styles, profiles, and living conditions of the poor; it is a detailed inquiry into the legislative and institutional settings, and the socio-political correlations and networks among a range of actors involved in housing development for informal settlers. The underlying objective of this study is to analyze the effectiveness of present planning frameworks, policy, legislative, and institutional settings, which influence the transformation of grass-roots organizations into active subjects of development.

At the outset, some housing terminology should be clarified. As Berner (2000, p.556) states, "although 'squatter' is a legal concept, 'slum' refers to the physical characteristics of the place of residence, and 'urban poor' to the income of residents, much of the literature does not discriminate between the three terms but use them interchangeably." Two important observations follow: (1) slum dwellers and

squatters are not mutually inclusive; and (2) not all inhabitants living in either slum or squatter settlements are classified as poor. Hence, as Porio et al. (2004) suggest, 'housing poor' should be differentiated from 'income poor.'

First, slum dwellers represent subjects who live in physically dilapidated areas while squatters indicate subjects who exercise squatting, the act of invading land without landowners' permissions, thereby possessing no tenure. In general, squatting is illegal according to legislations. However, some of the *de jure* squatters are not squatters in a *de facto* sense. In fact many people in substandard settlements have deep root in the urban space concerned and enjoy social acceptance, sometimes through a patron-client relation, with some even paying a nominal fee for using land. If there are some forms of consensus with landowners, patron, and/or society, the subject may not be generalized as squatters in spite of their non-tenure status.[1] From this *de facto* perspective, it is problematic to employ the term 'squatters' to describe all non-tenure households without reservations.

Second, it is important to note the socio-economic stratification and disparities among the inhabitants of substandard settlements. Although the incidence of being poor --typically defined by the use of an absolute measure such as the poverty line-- tends to be much higher in such settlements, the inhabitants are not a homogenized mass. Their socio-economic profiles are not only diverse but dynamic. 'The poor,' imagined as groups of households with low and unstable incomes, unskilled and casual employment in the informal sector, is a simplified conception. Findings of this study's fieldwork show that the levels of the household economy vary: there is a wide range of the average monthly income per household from PHP

[1] Unlike squatter settlements in many Latin American cities that suddenly emerge by large-scale overnight invasions, squatter settlements in Asian cities gather shape incrementally. This characteristic in turn underpins the gradual establishment of social acceptance in many Asian squatter settlements.

[Philippine Peso] 4,000 with a breadwinner working as a street vendor to PHP 20,000 where the breadwinner is hired by a private company. Interesting to note, such disparities within a settlement are explicitly exemplified in both tangible and intangible ways. Fieldwork observation substantiates that better-off households occupy bigger and better space and often take up important positions in a community's association. Thus, housing is often a manifestation of power structures within the settlement. Notwithstanding such differences, all inhabitants share one common dilemma which is the inability to obtain access to secured tenure.

For consistency in terminology, this study employs the following two terms in the empirical analysis.[2] First, 'the underentitled' is used instead of 'squatters' to refer to individuals or households, regardless of socio-economic status, which have been structurally excluded from land and tenure acquisition/distribution mechanisms in the official market and planning process. Lacking tenure security, these have not been entitled to exist in a *de jure* sense even though their existence has been socially accepted in a *de facto* sense. Second, 'the marginalized' is used instead of 'the poor' to refer to economically, politically, and socially vulnerable households locating at the margins of society, and which are often left out in the mechanism of urban governance and planning. In reality, most of the marginalized are also the underentitled in the context of the urban housing crisis. Hence the marginalized is used most generally throughout this study. Another term which needs clarification is 'informal settlements.' The adjective 'informal' seems somewhat ambiguous in that it suggests an oversimplified 'formal' versus 'informal' dichotomy where formal is largely understood as a synonym for official or legitimate while anything falling outside the formal is classified as informal. In spite of such equivocality, the term 'informal

[2] As for some literature review parts, the terms used by respective authors are placed without modification. Therefore, the terminological definition made hereby might not be reflected.

settlements' is preferable to 'squatter settlements' as the latter suggests illegality in a *de jure* sense. Informal settlement is a broader conception which allows for that fact that many settlements may not be illegal in a *de facto* sense even though they have not been legitimized. Considering that informality is not necessarily equal to illegality and/or criminality, the use of informal settlements is more suitable.

1.2 Structure of Thesis

Starting with this introductory chapter 1, six chapters from 2 to 7 make up the main body of the thesis. The second chapter provides a review of the history of housing planning for the underentitled and marginalized in developing countries during the postwar era. In this context, I seek to explore (1) trajectories of approaches to housing as a developmental tool, giving emphasis to both theoretical principles and practical schemes; and (2) the role of different actors --the public, the private, and the non-government sectors-- in housing development. The chapter gives particular weight to prominent ideological shifts under the climate of neoliberalism, notably the emergence of 'enablement' discourses. The latter is accompanied by the move away from the traditional binary social model comprising the public and the private sectors, to the adoption of a three-cell model in which civil society exists between the public and the private sector as an autonomous unit. The chapter also discusses the degree to which such a shift has given impetus to (1) reconstructing the nature of government interventions; and (2) enlarging the influence of third parties which assume some of the responsibilities abdicated by governments.

The third chapter examines post-war housing development in Metro Manila, the Philippines, the geographical context for the empirical part of this study. This chapter focuses on two aspects affecting overall housing development in the post-war

periods: (1) economic forces in the course of urbanization and globalization processes; and (2) state accountability for the formulation of legislative and institutional settings. Reasons behind the destruction of land-use planning and its associated housing development are elaborated to identify distinctive characteristics of urbanization, urban transition and land-use development in Metro Manila. This chapter will move on to an investigation of state responses and actions, specifically looking at two periods under different political regimes: the martial law regime of the Marcos era and the democratic regime under Aquino and Ramos. Detailed analysis of the two periods would elucidate major ideological shifts in the legislative and institutional settings associated with housing development for the marginalized.

The fourth chapter explains the research design of this study, giving an account of (1) the triangulation methods adopted for this study, including qualitative semi-structured interviews and a questionnaire survey, (2) the reasons behind the choice of methods, and (3) the procedure used in carrying out the methods in the field. The chapter also discusses issues pertaining to the positionality of the researcher and the obstacles and challenges confronting the researcher in the course of fieldwork.

The fifth chapter deals with debates relating to the ‘enablement’ and ‘empowerment’ paradigms in the Philippines context. Available evidence indicates that policies predicated on neoliberal enabling principles have functioned as a backbone apparatus of empowerment movement. In this sense, the dynamics of empowerment is not detached from but subsumed as a democratic component of existing enablement frameworks. For the purpose of ascertaining the ideal and reality of empowerment, this chapter contains macro- and micro-scale analyses. The first half of this chapter focuses on the efficacy of enablement legislative and institutional settings to empower the marginalized through legitimizing and encouraging grass-root

initiatives. The second half draws on a community survey conducted in informal settlements to examine the degrees, process, and nature of empowerment in the context of housing development, and the necessary conditions for empowerment activities. An underlying theme common to both analyses represents a growing share of the third party involvement within the official planning agenda and frameworks.

The sixth chapter investigates socio-political networking among concerned parties in the planning and implementation process. The intensity and/or breadth of networks with external institutions are a key factor in determining the probability of a community becoming a beneficiary of housing programs. Based on the understanding that non-governmental organizations [NGOs] hold the key in the advancement of enabling frameworks and its embedded empowerment, this chapter first embarks on a structural analysis of NGOs to illustrate the evolution of their networks of which communities in informal settlements have become a part. The analysis aims to explore (1) the formulation of power relations within 'civil society' in relation to flows of resources and (2) the intricacy of political correlations among local and international actors involved. Details of the analysis are drawn upon to provide a general map of the alliances and conflicts among the actors in the Philippines context. In addition, this chapter looks into a paradigm shift in international funding agencies that have changed their development models to increase relevance to the democratization of society. The hierarchization of civil society and the adoption of participatory project models by large multilateral funding agencies undermine the use of the conventional 'bottom-up and top-down' distinctions in approaches to housing development.

The seventh chapter serves as a synthesis to describe in some detail grounded political tensions. It provides a concrete account of the micro-politics as played out

in an actual plan by reviewing an ongoing urban-renewal project, the Pasig River Rehabilitation Program [PRRP]. Despite the call for a radical solution, the feasibility and sustainability of a large-scale resettlement project like the PRRP has been increasingly doubted due to various tensions among communities, external institutions, governments, and public agencies which developed during the implementation of the project. An in-depth case study allows for an assessment of the applicability and effect of enablement and empowerment approaches in real world practices, leading us to explore in concrete terms the possibility of negotiation and mediation in the planning process. This chapter illustrates that how decentralization and devolution efforts to enhance the autonomy of local governments may ironically bring about negative consequences for the implementation and management of a cross-boundary housing project.

Based on problems identified in the preceding chapters, the concluding chapter serves as a summary of thesis by focusing on the issue of urban governance. Evidence shows that a lack of coordinating body on a regional scale has disordered consistency and equality in housing programs as it increases fragmentation and redundancy among existing institutions/agencies. Reconsidering urban governance structures in the context of local conditions is an important key towards more efficient and effective management of housing in megacities.

Chapter 2

Past, Present, and Future of Housing Development for the Marginalized: Experiences of Major Southeast Asian Cities

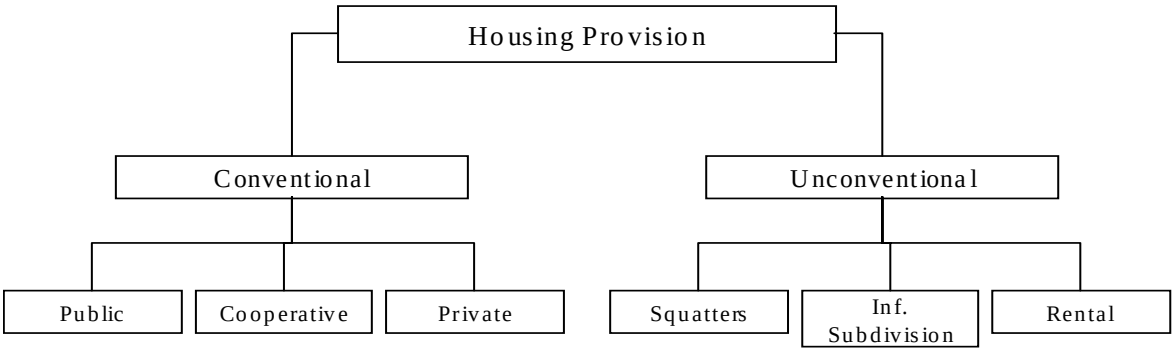
2.1 Introduction

Since the end of World War II, housing development has gained significance within policy arenas in the public domain. This is partly a reflection of the shift from warfare to welfare regimes emphasizing social and human development. However, it should be remembered that initial motivations driving housing development were derived from postwar reconstruction efforts to restore devastated cities. While such tendencies may be identified worldwide, the proportion of low-income households clustering in substandard settlements has kept increasing and remains high in developing countries. Inasmuch as such settlements have existed for years, problems pertaining to the housing of the urban poor trace lines of continuity with the past; but have become more prominent on the policy agenda amid massive modernization, urbanization, and industrialization in the postwar period. As the degree of the housing crisis became more visible, wide-ranging approaches to housing have evolved, resulting in a diversification of not only the logics behind the approaches but also the actors involved in the planning process.

Historically, housing in developing countries has been provided through various channels. According to Drakakis-Smith (1981), modes of housing provision can be categorized generally into a conventional/formal or an unconventional/informal. The conventional/formal mode indicates the provision through official channels of planning such as public housing schemes and private sector developments. On the other hand, the unconventional/informal mode refers to housing produced outside formal planning frameworks: informal settlements, illegal subdivision, and low income rental housing (see Figure2.1) (Keivani & Werna, 2001a & 2001b). As Drakakis-Smith (1981) admits, it cannot be denied that this diagram is too static and straightforward to encompass the complexity in real world practices and that many

derivative sub-categories within each mode need to be elaborated. More importantly, the dichotomy between the two modes is a false one as they are not completely separated and there is no clear-cut line distinguishing actors of each mode. The diagram is indeed indicative of showing a generalized distinction of the channels; however, with the lapse of time in post-war development, empirical experiences have revealed that relations between conventional/formal and unconventional/informal have to be complementary. In other wards, it is critical to reconsider the dichotomy by scrutinizing a misconception and failure of the model which prioritizes conventional/formal provisions and disregard unconventional/informal contributions. In order to exemplify the dynamics of interactions between the two modes in the actual planning/implementation process, this chapter reviews the trajectory of housing development, focusing primarily on the Southeast Asian context.

Figure 2.1 A Conceptual Model of Housing Provision in Developing Countries



Source: Keivani & Werna (2001b, p.193)[3]

2.2 Cut and Thrust between Top-Down and Bottom-Up Housing Approaches: from the 1950s to the mid-1980s

During the early industrialization phase of national development between the1950s and 1960s, few governments in developing countries were concerned with housing policies

[3] The diagram is originally from Drakakis-Smith, *Housing and the Urban Development Process* published in 1981.

despite rapid urban growth in primate cities. Such a climate of neglect was endorsed by the assumption that the housing sector was unproductive (Choguill, 1995). In a few countries, however, alongside slum clearance, land use conversion, and urban renewal, large-scale public housing projects were carried out through the adoption of mass construction in a quest of utilitarian principles proclaiming 'equal benefits for the greatest number.' In consequence, capital-intensive public housing projects providing package units for large populations cost-effectively received general recognition as the main thrust of housing development. Modern technologies, imported materials, and standardized designs were the essential components of those public housing projects. Coupled with demolition and redevelopment ventures measured primarily using quantitative targets, such a large-scale housing approach was appropriated by a number of governmental bodies as a way to achieve efficient distribution of resources.

Large-scale public housing development has had some degree of success in Hong Kong and Singapore. The basic doctrine of public housing development in these two countries was the verticalization of space to fully utilize limited land. High-rise, high-density housing complexes are the manifestation of success. Several distinctive characteristics make Hong Kong and Singapore different from other Asian nations: (1) rapid economic growth and controlled in-migration, (2) slow growth in the economically active population and sharp income increase, and (3) a large portion of land owned by the state when housing programs began (for details, see Hardoy & Sattherwaite, 1989). Of the three, the most salient attribute is the proportion of government-owned land at the outset of housing development. For instance, in Singapore, around 55% of the island's land was owned by the government and its related agencies like the Housing Development Board [HDB], the Jurong Town Corporation, and the Port of Singapore Authority (Casanova et al., 1979).

An additional characteristic found largely in Hong Kong and Singapore is well-structured coherent institutional, administrative settings aligned to present housing options in the wake of slum and squatter settlement clearances. In Singapore, the HDB was created in 1960 before the independence of the nation from Malaysia in 1965, administering overall housing development throughout the island based on five-year building programs. With the enactment of the Land Acquisition Act of 1966, the HDB bore the primary responsibility of acquiring land for public housing projects and initiating associated urban renewal programs. In Hong Kong, the Hong Kong Housing Authority was founded in 1954 as an autonomous official agency overseeing housing development. A vast amount of governmental subsidies went to the Authority to acquire land. In 1961, the Hong Kong government started the low-cost housing program, which specifically targeted low-income households with less than Hong Kong Dollar [HKD] 500 a month (Dwyer, 1975). Partly due to a series of institutional restructuring for efficiency, the budget for housing development in Hong Kong accounted for 17.3% of all governmental expenses between 1974 and 1975; and 20.8% in the following fiscal year (Yeh & Laquian, 1979).

Affordability facilitated by accessible financing mechanisms was the key of the success in Hong Kong and Singapore. In Hong Kong for example, the range of rents was HKD 18 to 34 in 1972, depending on types of units. Given that the average monthly income of spontaneous settlers per family was HKD 496 at that time (Dwyer, 1975), living in public housing was an affordable choice among the majority of the urban poor. Unlike the situation of Hong Kong where many people just rent units, the Singapore government raised the percentage of public homeownership through fostering purchase rather than rental. Strikingly high ownership rates in Singapore attribute to the availability of financial assistance: (1) the HDB public finance sector

was created to enable potential homebuyers to utilize subsidized mortgage rates and (2) homebuyers are also allowed to use the Central Provident Fund [CPF][4] to buy a unit. In sum, the Hong Kong and Singapore cases point to three factors behind success. These are (1) implementation of massive housing projects at an early phase of development, (2) systematic arrangement of institutional and administrative settings backed by strong political will and stringent regulations, and (3) the availability of financing mechanisms which render the poor eligible to apply for public housing. Critical to note, the fundamental motivation of public housing projects stemmed not from promoting individual welfare but from pursuing optimum land use, law, and order. As Dwyer (1975, p.185) observes in reference to Hong Kong, "the major part of the public housing programme, resettlement housing, has not been based on primarily the need to assist low income families to obtain decent housing. It has been rather a means of controlling spontaneous settlement, devised in order to free land needed for permanent development and to reduce the risk of fires in squatter camps."

In most of the other developing countries, however, government-led housing provision revealed many shortcomings in achieving both qualitative and quantitative targets. Large-scale, capital intensive redevelopment and housing schemes in these countries has been subjected to two main criticisms. The first criticism refers to the failure to accommodate the target population because neither purchase nor rental of public housing units was within the budgetary range of low-income households. As a result, "the intended beneficiaries, the urban slum dwellers, were not benefiting" (Mukhija, 2001, p.214). The second criticism relates to the issue of need gaps between providers and receivers, deriving primarily from the import of inadequate housing development models from the West. Because many professionals and

[4] "The CPF is the Singaporean's social security system, providing pension and medical care as well as other schemes. It is Mandatory for the employee and his employer to contribute monthly a certain fraction of the employee's monthly salary to the fund" (Neo, Lee & Ong, 2003, p.2646-7).

experts of public housing projects were educated in Europe and the U.S., their values are based not on indigenous thoughts but on predominant wisdoms formed by social trends in the West (Payne, 1977: Hardoy & Satterthwaite, 1989: Gilbert & Gugler, 1992: Okpala, 1999). "The hold of modernity as an image for the elites and developers of postwar cities was such that considerations of local identity or regionalism were swept aside" (Askew & Logan, 1994, p.7). The adoption of high architectural standards and imported materials from the West also raises questions of management and maintenance abilities. In many instances, architectural design, size and location of units, as well as the technology employed for the packaged units were unsuitable from the poor's perspectives (Keivani & Werna, 2001a). Besides, the limited financial and administrative capacities of governments are a negative factor hindering achievement of both qualitative and quantitative targets. Insomuch as the proportion of housing built by the public sector remains negligible[5], demolition exacerbates the housing crisis in a city and brings about a sharp decline in the housing stock for low-income households, causing overcrowding in other substandard settlements (Rondinelli, 1990). Given the array of constraints like finance, land availability, institutional and administrative settings, such a capital-intensive approach may not be a workable solution in many developing countries. In effect, inadequate and insufficient housing provisions by governments have led to public neglect of the centrally administered projects.

The problems and failure of public housing projects in Southeast Asia may be illustrated with reference to some countries. In Malaysia, low-cost housing programs were adopted under the new economic plans [NEPs] between 1971 and 1990 with the aim of satisfying the housing needs of the families whose monthly income was less

[5] Statistics shows that public sector involvement in housing production in Singapore was 79% compared to 29.5% in Manila; 10.5% in Bangkok; and 1.8% in Jakarta in the early 1990s (Angel & Mayo, 1995).

than Malaysia Ringgit [MYR] 750; nonetheless, the number of units constructed was far below what was originally planned while special low-cost projects were given a lower priority compared to other development activities.[6] Thailand's attempts also followed the same destiny as Malaysia. Along with slum clearances and urban renewal projects, mass public housing projects became a principal strategy. In 1972, the National Housing Authority [NHA (of Thailand)] was founded under the World Bank's guidance, embarking on low-cost housing projects largely on the urban fringe of Bangkok. Nevertheless, housing provided by the NHA was similarly less satisfactory than actual demand.[7] Problems with quantity, location and affordability were three major drawbacks impeding further development of low-cost housing. In 1989, only 2.7% of the units for sale in Bangkok was less than the price level of 'low-cost units' under 200,000 baht (Crane, Daniere & Harwood, 1997); units for low-income households built between 1974 and 1984 were located on the urban fringe, more than 20 kilometers from the center (Dowall, 1992); households must earn Thai Baht [THB] 6,500 baht monthly to purchase such low-cost units (Foo, 1992), yet the average income of slum dwellers was THB 3,700 and that of informal settlers was THB 2,000 or less (Bhakdi, 1987). As a result, the occupancy rate of the units on the outskirts was just 43% (Dowall, 1992). These case studies show that the main obstacles in realizing successful low-cost housing projects lie with difficulties in securing budgets for low-cost housing development, acquiring land in the city center, and providing financial support for the poor. It is also important to note that there is a

[6] Percentages allocated to housing development out of the state's total budget were 2.4% in the Second Malaysia Plan (1971-1975), 6.1% in the Third Malaysia Plan (1975-1980), and 3.7% in the Fourth Malaysia Plan (1981-1985). The numbers of units constructed respectively were 13,244, 26,250, 71,310, representing around 40% of the numbers planned (Yahaya, 1989).

[7] Between 1976 and 1978, the number of dwelling units built by the NHA of Thailand was 37,031 (Bhakdi, 1987); however it gradually slowed down. One survey conducted between 1984 and 1988 shows that the number of dwelling units built by private developers on the urban fringe was 116,672; on the contrary, the number of public housing units served by the NHA of Thailand was estimated around 10,000 (Dowall, 1992).

substantial time lag --almost two decades-- in the start of public housing projects in many developing nations in Southeast Asia compared to Singapore and Hong Kong. What this suggests is that the success of large-scale public housing development partly depends on early implementation before cities begin developing in a rampant, disordered manner.

In the search for an alternative approach, housing policies from the late 1960s were redirected towards non-conventional modes requiring less governmental intervention. A series of liberal movements in the 1960s gave rise to greater demand for personal and popular control over key political and social dimensions (Davies, 1992). These movements yielded a change of perceptions towards the poor's efforts in housing development and nurtured the concept of 'self-help.' The idea of a self-help housing approach originated with scholars like Charles Abrams, William Mangin, and John Turner. One of the biggest myths which they challenged is Oscar Lewis's concept of a 'culture of poverty': the poor are poor by nature and poverty is their own fault (Gilbert & Gugler, 1992). Advocates of self-help claim that informal settlements should be regarded not as a problem but as a solution to the urban housing crisis because "such settlements were not only well adapted to the needs and circumstances of their residents, but were also typically improved over time" (Harris, 2003, p.257). Incremental improvement activities, which Turner (1976) names 'progressive development,' would naturally occur through residents' voluntary efforts. Hence the self-help approach views people as having the potential to construct housing for themselves.

Turner's ideas of self-help was welcomed by international agencies, and soon gained prominence on contemporary policy and planning agendas. In the early 1970s, the World Bank espoused Turner's ideas in favor of advancing the policy of tenure

legalization (Mukhija, 2001). Under the World Bank's instruction, the concept of aided self-help housing was embraced with enthusiasm by governments and took the form of sites-and-services and slum upgrading projects. Sites-and-services schemes combine the efforts of public housing agencies and the people. The public sector provides serviced land, subsidized construction materials, and low-interest credit services while the people build units on the land. On the other hand, slum upgrading projects aim at *in situ* improvement to legalize tenure and facilitate the construction of basic infrastructure. In general, slum dwellers and informal settlers favor on-site upgrading, because it preserves existing economic and social systems; it also make housing stocks available to low-income households (Choguill, 1995). According to Pugh (1997b), four observations can be made in the context of the increasing importance of self-help in policy and planning debates: (1) the scheme is more suitable for housing conditions in developing countries where units built through self-help account for more than half of the total housing stocks; (2) providing land and basic infrastructure and letting residents build units are less costly than constructing public housing; (3) the approach has the potential of enhancing community development; and (4) it can contribute to the creation of property rights and assets. In effect, self-help related schemes thrived in the 1970s as the dominant thrust of housing development for the marginalized and continued until the mid-1980s. However, important to mention, the self-help housing approach promoted by the World Bank did not exactly follow the Turner's original conception given the Bank's emphasis on affordability, cost recovery, and replicability (Jones & Ward, 1994).

Notwithstanding such justifications of the World Bank's self-help approach, real world applications did not sustain the goals of affordability, cost recovery, and replicability. The on-site upgrading method offers a good example of the lack of

affordability. Benefits brought by the projects did slip off from the hands of the marginalized, falling instead into the hands of landowners who benefit from the rapid increase in house and land value after the improvement by the refurbishment of infrastructure (Keivani & Werna, 2001a). As a result, the financially disadvantaged people were doomed to be squeezed out from upgraded sites. Moreover, actualizing self-help housing programs inevitably entails the commitment that participants must devote plenty of their time and labor. The increasing costs for participating in a program often result in low cost recovery and the elimination of the poorest households from the program (Rondinelli, 1990). There are also problems of maintenance techniques and costs. The story of the *Kampung* Improvement Program [KIP] in Indonesia demonstrates all these complications. The KIP, starting in 1969, had been generally conceived as a successful program in terms of upgrading both physical and social services with relatively low costs. In fact 3.3 million residents enjoyed the benefits brought by the KIP (Werlin, 1999). The state provided roads, lanes, drainage, solid waste management, communal water and toilet facilities, health and education centers while leaving construction of dwelling units to individual households (UNESCAP, 1993). Nonetheless, problems did lie in the low ability and weak commitment of residents to fix and maintain the services provided (Hardoy & Satterthwaite, 1989). In consequence, the quality of services and facilities continued deteriorating. Besides, the KIP brought adverse effects of expelling the poor from improved sites due to increased land prices and higher rents (Karamoy & Dias, 1986). Despite some of its considerable achievements, the KIP projects could be perceived as just another form of gentrification, gradually receiving more negative evaluation.

Another shortcoming concerns the issue of replicability. The level to which the self-help approach can be exercised is limited. At large, the approach is ridden

with two replicability problems: scale economies and land issues. First, most of the self-help housing projects are small-scale developments, and the total output fall far below expected goals. Furthermore, self-help housing provision, particularly on-site upgrading, is not a solution to accommodate low-income households flowing in large numbers from hinterlands into cities. Second, this approach is not an effective way to adjust urban land markets which dominantly cater to better-off people (Hall, 1987; Hardoy & Satterthwaite, 1989). As Main & Williams (1994, p.167) note, "the process of land acquisition is a low and expensive process and to avoid delays governments will tend to opt for less expensive low-value sites on the periphery which are easier to obtain."

Effective self-help housing policies should be accompanied with sufficient political wherewithal to persuade governments, experts, land property owners, construction and building materials firms, politicians, and administrators (van der Linden, 1986). Although the marginalized have the potential and willingness to improve their living environment, the economic and political structures of society often prevent them from doing so (Jellinek, 1991). Thus, governments must recognize the importance of creating adequate institutional and legislative arrangements to assist a community-based approach. As Hall (1987) states, putting Turner's philosophy of self-help housing in practice necessitates considerable changes at administrative levels. Whether or not self-help housing attempts become fruitful depends on the capacity of the public sectors to remove obstacles to people-driven activities. In this sense, the self-help housing approach is not merely 'bottom-up,' mainly counting on residents' spontaneous housing efforts; rather it involves substantial 'top-down' government initiatives to realize voluntary endeavors by placing them onto existing legal/formal planning frameworks.

2.3 Emergence of 'Enablement' under the Influence of Neoliberalism

Integration of 'top-down' and 'bottom-up' approaches has been broached since the 1980s onwards. At the first brush, the World Bank abandoned its project-by-project orientation represented by self-help and sites-and-services schemes, and proposed a new strategy, which sets its sight on achieving institutional reforms by incorporating housing policy into a wider, holistic urban economic and social development agenda (Pugh, 1997b & 2000). The conception driving the new direction is 'enablement.' Enablement might be often translated as a change in the nature of government interventions from direct to indirect involvement, leaving the practical business of housing provision to non-public sectors such as markets, NGOs, community-based organizations [CBOs], and households. Responsibilities that governments would assume in this light are formulating policies and engaging in institutional reforms. Against the backdrop of growing prominence of neoliberal privatization and deregulation, modifying regulations and activating markets in the housing sector have been specified as core objectives of 'enablement.' The new enabling strategy was also adopted by the United Nations Centre of Human Settlements [UNCHS (Habitat)]: the UNCHS later developed the "Global Strategy for Shelter to the Year 2000" [GSS] accepted by the United Nations General Assembly in 1988. The GSS was basically founded upon the overturning of a 1950s myth that housing was economically unproductive. The written intent of the GSS was substantiated in a concrete, practical form by the World Bank's new paradigm advocating the idea of whole housing sector development: a seven-point program of 1993 (Pugh, 1997b).[8] The slogan of enablement has diffused throughout developing countries and has steadily gained

[8] The World Bank lists several points for conceptualizing the paradigm: the development of housing finance systems, property rights, and infrastructure; the targeting of subsidies; the introduction of regulatory audits; improved organization and competition in the building industry; and appropriate institutionary-loaded reform (Pugh, 2001).

popularity owing to the strong backing of such influential international agencies.

A number of backlashes against the enablement doctrine have been triggered by some scholars who have condemned the market enabling strategy in that it is irrelevant to the context of most developing countries, underestimating the significance of informal private markets. In particular, Ward & Jones (1997, p.172) have taken the stance of criticizing the World Bank's new enablement principles as "becoming increasingly dominated by a monetarist liberal philosophy, which aimed to reduce subsidies and the direct production of housing to a minimum." A critical point discussed here is whether the term 'markets' employed in the strategy encompasses informal mechanisms. It should be noted that "the urbanization pattern in Asia is marked by a paradoxical trend: growth of mega-size cities with a simultaneous presence of the huge informal sector" (Amin, 2000, p.49). In developing countries, informal sector employment accounts for 37% of the total employment (UNCHS, 2001). It is important to acknowledge that cities in developing countries are growing owing to the increasing functions of informal mechanisms while formal mechanisms have limited penetration.

There are also other interpretations of enablement. Some have argued that while the World Bank's housing policies by the early 1980s did intrinsically reveal some characteristics of market-oriented neo-liberalism, the new principles emerging after 1986 contain a broader, comprehensive notion of enablement accompanying the intent of promoting a reconfiguration of public-private roles in the most efficient way (Keivani & Werna, 2001b). Pugh (1997b, p.157, p.97) claims that, "the concept of an 'enablement' shelter strategy does not mean any diminution of government responsibility for the housing production and distribution process," and instead "enablement was being regarded as facilitative, with connection to the generalities of

state-market-nongovernmental organization-household relationship." The emphasis is on the potential of enablement strategies to establish new collaboration structures transcending the dichotomy like formal/informal or conventional/unconventional. The most important component is the reconfiguration of the public sector's roles within the overarching structure.

Keivani & Werna (2001a) stress the significance of non-market sectors and pay great attention to the need for effective government interventions to correct market failures. The word 'pluralism' in their view implies not a conflict between formal and informal systems but a coexistence of private markets and non-market sectors such as the public sector and communities. The past experiences of housing development in developing countries show that market solutions have not worked well to alleviate the urban housing crisis. In spite of the potential to contribute to expanding the range of housing options, provisions for the poor through formal market mechanisms could be the least effective approach, because the major concern of the market economy is profitability. Usually profits from housing development for low-income people are not attractive enough for the private sector (Yeh & Laquian, 1979: Okpala, 1999). Some optimists might expect trickle-down effects of housing from high or middle-income people to low-income people, but there is no evidence that the effects have taken place (Hamdi, 1990). Under the principle of the market economy, income disparities affect housing inequalities and consequently the poor are systematically excluded from formal housing markets. In addition, Strassmann (1996) argues that residential segregation by social class may be caused by the deterioration by free markets. In order to alleviate such unfair housing distribution through formal markets and reduce redundancy and fragmentation in housing development, what Keivani & Werna (2001a & 2001b) suggest is the creation of partnerships among them

and the consolidation of various housing provision modes by taking the form of public-private joint ventures.

In real world applications, this paradigm shift to embrace the private sector and civil society was soon exemplified in the discourse and practice of developing countries' housing development. With a special eye on the Southeast Asian context, several noticeable changes in program orientations can be identified. In Malaysia, between the years of the Fifth Malaysia Plan (1986-1990), the focus of housing development moved from the previous emphasis on medium- and high- cost housing construction to the advocacy of low-cost housing construction by mobilizing the private sector's participation under the Special Housing Program. In fact a percentage of built units out of those planned went up to 69% during the Plan[9] (Yahaya, 1989). In Thailand, since the time when the Sixth National Economic and Social Development Plan, 1987 to 1991, was put into practice, the Thai government has imported the concept of enablement into the orientation of housing development with a particular highlight on the following two facets: (1) encouraging and facilitating the private sector in housing development for the poor[10]; and (2) stimulating and supporting the public and private finance sector to serve low-interest loans for both housing buyers and developers (Kuraesin, 1998). Under the enabling environment, the Urban Community Development Office [UCDO] was created under the NHA of Thailand in 1992[11], helping communities to build wider associational networks with external parties, such as NGOs, at the local levels and offering a variety of credit

[9] In spite of the move, low-cost units tended to come to be in the possession of middle-class households (Yahaya, 1989).

[10] In effect, the housing stock contributed by developers accounted for 36% in 1988; in 1993, the percentage rose to 50% (Yap, 1996).

[11] The UCDO defines itself as a banker, facilitator, as well as coordinator to advance urban poor's vocational skills, raise income, and secure housing (UCDO, n.a.). Thus, the UCDO's focus is not constructing dwelling units; rather, it aims at socio-economic development through improving living spheres.

services not only to improve the living environment but also to encourage entrepreneurship (e.g. activating small-scale community-based business) in the matter of securing and stabilizing the poor's income-generation activities. According to data in 1996, THB 76.92 million in housing project loans and THB 27.01 million in non-project housing loans were approved and allocated to 17,629 households by the UCDO (Thavinpipatkul, 1997).

Undoubtedly, while the strategy of enablement and its related whole housing sector development seems ideal to make up for inadequacies in the past, it is unrealistic to apply all of the World Bank's seven-point program to the real world. It is crucial to identify what aspects of housing strategies are most urgently needed to untangle housing problems in the specific context of each locality.

2.4 Housing Development as Political Struggles over Land

There are four crucial physical components of housing development to be achieved: acquiring land, securing tenure, providing access to infrastructure and public services, and constructing dwelling units. Of these, the main difficulties of housing programs for the poor are not the building of dwelling units but providing access to land (McAuslan, 1985; Hall, 1987). Assumed that the marginalized possess the capacity to undertake incremental development for upgrading living environment, top priority should be placed on the establishment of the land delivery and management process to provide the access.

The past experiences in Southeast Asian countries also exhibit a dilemma of retaining land for housing development. In reality, the success of Hong Kong and Singapore lies in the strong governments' ability to acquire land for public purposes. However, in many Southeast Asian countries, governments are strapped by many

difficulties in land acquisition.[12] Hence the marginalized's locational preference to stay in the center close to worksites is unlikely to be respected. This is partly because major Southeast Asian cities have been suffering from phenomenal increases in urban land prices in the last few decades. Under a market economy, land becomes a commodity for investment. Investment activities leave comparably large tracts of land in the center unoccupied or undeveloped as landowners intentionally do so for speculative reasons (Dwyer, 1974; Hardoy & Satterthwaite, 1989). An example of such major speculation is observed in Bangkok. During only four years from 1985 to 1989, urban land prices grew 1,500% (Douglass & Zoghlin, 1994). Despite smaller increasing rates compared to the ones of Bangkok, Jakarta also has faced the same predicament.[13] Consequences brought about by distortion of land management are as follows: (1) a series of forcible evictions are going on, threatening the existence of informal settlements; and (2) low-income households have no choice but to take worst-quality, worst-serviced and often worst-located pieces of leftover land in order to minimize the probability of eviction (Main & Williams, 1994; Hall & Pfeiffer, 2000). As compared to cases of other developing cities in Latin America and Africa where land invasion and illegal occupation might be more tolerated, informal settlers in major Southeast Asian cities are more likely to struggle with a greater probability of evictions because of the upsurge in land prices provoked by fast-paced economic growth and its associated urbanization. Under the circumstances, the importance of securing land

[12] A number of constraints hampering an effective use of land can be identified in legislative, policy domains. For example, in Malaysia, the federal law stipulates that the subjects of land and housing are in complete control of the state governments and local councils so that the federal government has no authority to interfere with the subjects (Casanova et al., 1979; Yahaya, 1989). Thus absolute fragmentation by law makes it impossible to envision the holistic goals of housing development at the national level.

[13] "The estimated land values for a parcel of land increased approximately 11% per year between 1987 and 989 for parcels located about 10km away from the Central Business District [CBD]. Land process for land in the center of the city increased less than 5% a year (in real terms) while land approximately 20km away from the CBD increased by 18.3% a year on average during the same period" (Crane, Daniere & Harwood, 1997, p.1498).

with tenure is further reinforced.

It is crucial to note that securing tenure must come with land provision. Legalizing tenure through titling schemes alone does not solve any urban land problem. Proponents of legalization argue that multiplier economic effects to housing improvement[14], "where people consider that governments are wiling to take measures to increase security rather than impose formal or legalistic approaches, they are invariably willing to invest in improving their homes and local neighborhoods" (Payne, 2004, p.174). Thus opponents are skeptical about the effectiveness of legalization by itself, based on the understanding that governments prefer it because it is an inexpensive method (Gilbert, 2002). Furthermore, in contradiction to what de Soto (1989) declares, legal tenure itself is not a catalyst of multiplying investments to eventually increase a value of the poor's assets unless accessible credit systems are available (Muchijia, 2001).

If it is unattainable to introduce land acquisition methods requiring a huge amount of capital and/or strong government initiatives, an alternative, viable solution needs to be presented. Instead of forcing the poor to be incorporated into an existing legal structure, it may be more cost-effective and viable to expand the structure to accommodate what the poor are accustomed to, through re-regularization. For example, what constitutes illegal subdivisions can be re-regularised. Given that most informal settlements are not illegal in a sense that residents pay the rent to owners and do not steal land, but illegal because of being subdivided against planning regulations (Gilbert, 2002), approving such subdivisions by modifying regulations could be a viable option. In fact, as observed in most informal settlements, tenure has traditionally been secured on a *de facto* basis through intermediate mechanisms,

[14] According to de Soto (1989), legal titles would enable the poor to access formal credit services and accumulate capital, what could lead to the activation of land and property markets.

instead of a *de jure* legitimized basis. For instance, communal tenure options could be instrumental for both authorities and residents since it could decrease the administrative burden on land management agencies and increase the possibility to receive public services and environmental improvements through a participatory process of physical and socioeconomic development (Payne, 2004). This in part supports Turner's emphasis on progressive development that once space for creating healthy, secure living environment is ensured, residents' motivations for developing infrastructure and encouraging self-help housing construction may gradually rise.

As Choguill (1999, p.299) articulates, "a prerequisite for any progressive improvement to take place, in either housing or infra, is security of land tenure." Unless the land delivery and management processes are reformed to correct haphazard land-use and development patterns, it would end up as a zero-sum game: poor households from the rural hinterland will continue to multiply informal settlements which lack of security and stable living environments. In conjunction with the rise of civil society as typified by NGOs, renewed prominence has been given to the role of negotiations in the land and tenure acquisition procedure. One of the noteworthy successes through negotiations is a land-sharing scheme implemented by squatter communities in Bangkok.[15] A fundamental factor of the success is the intervention of third parties in the negotiation process to reach an agreement. Since the first land-sharing project in Khlong Toey communities in the mid-1980s, a certain type of collaboration networks among concerned actors has already been put in place. What the increasing importance of negotiations suggests is that any place-based development is necessarily embedded in political struggles over land: physical space. In this regard, research on housing development for the underentitled should encompass

[15] Seven land-sharing projects are found within Bangkok and two of them have been completed; except for Bangkok, few land-sharing projects are attempted only in the Philippines.

analysis on political maneuvers among concerned actors. Therefore, apart from market utilization, the dynamics of active, direct involvement of civil society are increasingly being located as essential component in the present fashion of inclusive, participatory planning under the theme of 'enablement.'

2.5 Concluding Remarks: Towards Democratic Planning

In order to improve housing conditions of the marginalized, various approaches have been proposed. Based on failures of governmental-driven housing projects from the 1950s to the late 1960s, alternative self-help housing approaches were invented; however, it soon became clear that adopting the self-help philosophy was not functional enough to cope with the urban housing crisis. Neoliberal principles emerging from the early 1980s have shaped a successive approach named 'enablement' pushed mainly by the World Bank and the UNCHS. Pugh (1997b, p.164) analyzes this turnaround with reference to the rising renewed political economy: "by the late 1980s the new political economy was evolving towards a new position: this argued for blended state-market roles, rather than them being viewed as polarized opposites, and for a deeper understanding of relationships between economics and politics." The phenomena becoming increasingly apparent from the 1990s are that, under the enabling strategy within the new political economy, modes and actors of housing provision have been diversified and transcend traditional classifications dividing them into conventional/formal and unconventional/informal. Dynamic interactions between these dichotomous categories have been expected to promote the delivery of more democratic planning styles.

This brief review of housing planning in developing countries helps elucidate the historical path to reaching the current enablement model. In order to analyze the

shift to enablement in a particular local setting and dissect the efficacy of the model when applied to real world practices, the following chapter will investigate how the ideal of enablement has been projected and modified in the experiences of Metro Manila, the Philippines.

Chapter 3

Post-war Housing Development in Metro Manila: Economic Rationales and Government Accountabilities

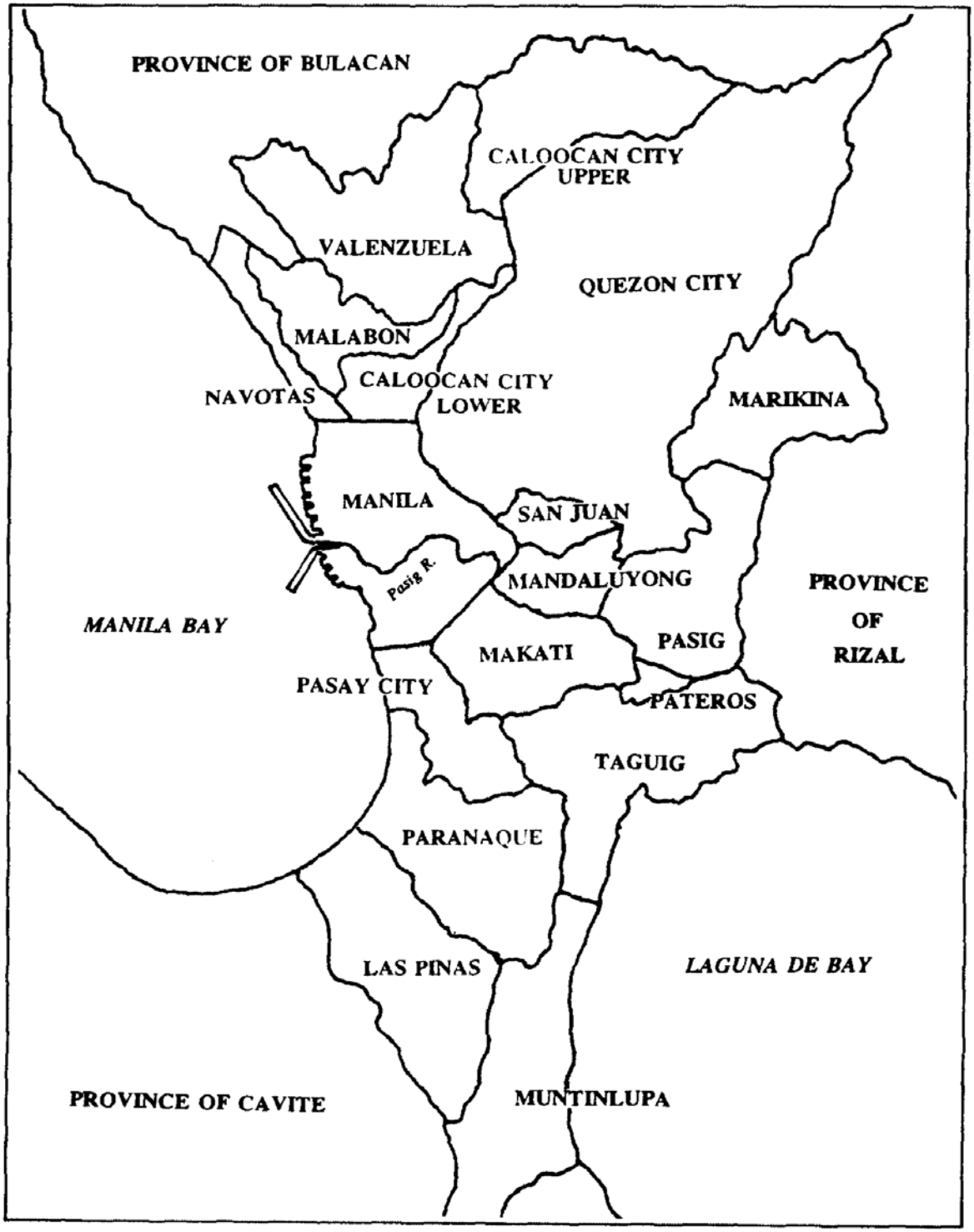
3.1 Introduction

Metro Manila, the National Capital Region [NCR] in the Philippines is located in the southwestern part of Luzon, the country's largest island, sandwiched in between Manila Bay and Laguna de Bay. It consists of fourteen cities and three municipalities (Figure 3.1 and Table 3.1). The land area of Metro Manila is 636 km/sq large, in which approximately 10 million people reside according to the 2000 Census. While it is the smallest administrative region, occupying only 0.2% of the national land area (Murakami et al., 2005), Metro Manila is the most populous area in the country. The population density of the Philippines is 200 people per km/sq (Kawakami, Nagura & Nemoto, 1998), compared to that of 15,617 people per km/sq in Metro Manila (see Table 3.1). These figures clearly indicate the degree of overcrowding in Metro Manila and the intense competition over urban land.

With increasingly intensified competition, the total number of the underentitled has increased rapidly from 700,000 people in 1968 to 1.7 million in 1980 in the early stage of the country's economic development (Shatkin, 2004). As for the current demographic condition, official data of the late 1990s indicates that 13.8% of the NCR's population is landless and living in informal settlements; yet this official number is probably just the tip of the iceberg (Choguill, 2001).[16] While any estimates of the population in informal settlements are unlikely to be perfectly accurate, there is general agreement on the number of around 4 million in the latter half of the 1990s (Karaos, 1996; Shatkin, 2004). Based on calculations using these numbers, the annual population growth rates in informal settlements have declined from 3.2% in the

[16] As Berner (1997, p.25) describes in the case of the 1990 Census, this inaccuracy is mainly caused by the problematic procedure of census-taking: "census takers usually interviewed with the owners of squatter houses but not the families renting or sharing the house with them, who comprise the about half of the squatter population." Considering the fact that 25.9% of households in Metro Manila are renting a unit or room (ADB, 2001), the credibility of the official national statistics on population in informal settlements is quite low.

Figure 3. 1 Map of Metro Manila (scale = 1:266,667)



Source: Strassmann & Blunt (1994, p.268).

Table 3.1 Population, Land Area, and Population Density in Metro Manila, 2000

City	Population	Land Area (km/sq)	Population Density per km/sq
Quezon City	2,173,831	161.12	13,492
Manila	1,581,082	38.55	41,014
Caloocan	1,177,604	53.33	22,081
Makati	444,867	29.86	14,898
Pasig	505,058	31	16,292
Marikina	391,170	33.97	11,515
Mandaluyong	278,474	11.26	24,731
Pasay City	354,908	19	18,679
Muntinlupa	379,310	46.7	8,122
Paranaque	449,811	47.69	9,432
Las Pinas	472,780	41.54	11,381
Valenzuela	485,433	44.58	10,889
Taguig	467,375	45.38	10,299
Malabon	338,855	15.76	21,501
Municipality			
Navotas	230,403	10.77	21,393
San Juan	117,680	5.94	19,811
Pateros	57,407	2.1	27,337

Source: Author's calculation based on data from the MMDA (n.a.)

period of 1968-1980 to 2.4% in the succeeding period of 1980-1997. These rates actually correspond to the slowdown of the NCR's population growth. The growth rate of the NCR population recorded an annual average of 4.9% between1960 and 1970, and then went down to 3.6% between 1975 and 1980, and further dropped to 3.0% during the decade of the 1980s (Ocampo, 1995). However, looking merely at growth rates masks the magnitude of the proliferation of informal settlements. The share of informal settlers in the total NCR's population remained around 20% between 1968 and 1980; but it sharply increased between 1980 and 1997, reaching the level of 40% (Shatkin, 2004). In short, the expansion of informal settlements from the 1980s has been brought about by drastic urbanization, intensified globalization and its

associated migration. Inadequate policies and planning frameworks to deal with an increasing velocity of the phenomena have exacerbated the housing condition of informal settlements and social inequalities. Considering the transition of institutional and legislative settings for housing development, the following sections explain how these fundamental factors have affected the proliferation of informal settlements with a specific focus on the Metro Manila.

3.2 Metro Manila in the Urbanization and Globalization Processes

Of all Southeast Asian countries, the Philippines has one of the highest levels of urbanization (see Table 3.2). Metro Manila is a dominant primate city in the country, accommodating 21.2% of the total urban population in the country as of 2003 (United Nations, 2004). One of the major vehicles driving such aggressive urbanization is the massive volume of internal migration. A statistics shows that about 80% of the inhabitants in informal settlements are migrants from the countryside (Nolasco, 1994). Push factors reinforcing rural-urban migration in post-war Philippines include the following: first, urban-biased government policies on development activities that put greater emphasis on import-based, capital-intensive industrial development centered on cities; second, failures of a rural land reform that induced both the increase of landless farmers and the decrease of agricultural productivity; third, particularly emerging from the early 1980s, militarization of rural areas that multiplied the displacement of people escaping from armed conflicts between the military and the rebels. On the other hand, examples of pull factors include higher incomes, access to social & public services, and employment opportunities in urban areas (Nolasco, 1994). In addition to commonly experienced socio-economic factors triggering the flows of internal migration in Southeast Asia, political unrest in hinterlands has been a driving force that

characterizes the Philippines case.

Table 3.2 Urban and Rural Area in Southeast Asian Countries, 2003

	Population (thousands)				Percentage Urban		Average annual rate of change, 2000-2005 (%)	
	Urban		Rural				Urban	Rural
Country	2003	2030	2003	2030	2003	2030		
Southeast Asia	**228,636**	**432,014**	**314,556**	**279,222**	**42.1**	**60.7**	**3.3**	**0.0**
Cambodia	2,629	8,697	11,514	14,858	18.6	36.9	5.5	1.7
Indonesia	100,294	187,846	119,589	89,721	45.6	67.7	3.9	-0.9
Lao PDR	1,168	3,549	4,489	5,733	20.7	38.2	4.6	1.7
Malaysia	15,611	27,324	8,814	7,867	63.9	77.6	3.0	0.1
Myanmar	14,558	30,086	34,927	31,222	29.4	49.1	3.1	0.5
Philippines	48,817	86,615	31,182	27,180	61.0	76.1	3.1	-0.3
Singapore	4,253	4,934	—	—	100.0	100.0	1.7	—
Thailand	20,037	35,420	42,796	40,004	31.9	47.0	1.9	0.6
Viet Nam	20,936	46,863	60,441	61,511	25.7	43.2	3.2	0.7

Source: World Urbanization Prospect the 2003 Revision (United Nations, 2004)

In order to mediate the level of overconcentration in few cities, a number of dispersal strategies have been tried. In Asia between the 1960s and 1970s, urban growth planning predominantly focused on a control strategy to avoid over-concentration on few cities. That control strategy involved several schemes such as restricting the volume of in-migration, relocating prospective and existing migrants to secondary or smaller cities, and encouraging rural development (Rondinelli, 1994). The Philippines was no exception. The country adopted a number of measures to encourage industrial development outside Metro Manila. These measures included the introduction of investment incentives for development outside Metro Manila, the enforcement of a ban against new industries locating within Metro Manila, the foundation of export processing zones, and the promotion of growth centers in other areas. However, none of these schemes functioned effectively to

fulfill the proposed objectives (Ocampo, 1995).

Table 3.3 GDPs per capita of 2003 and GDP Growth between 1975 and 2000 in Southeast Asian Countries

Country	GDP per capita 2003 in US$ (Purchasing Power Parity)	GDP Growth (1975-2000)
Cambodia	$1,900	1.9%
Indonesia	$3,200	4.4%
Lao PDR	$1,700	3.2%
Malaysia	$9,000	4.1%
Myammer	$1,800	1.3%
Philippines	$4,600	0.1%
Singapore	$23,700	5.2%
Thailand	$7,400	5.5%
Vietnam	$2,500	4.8%

Source: The World Fact Book (CIA, 2004); Correspondence on GDP Per Capita Annual Growth Rates (World Bank, 2002)

Most importantly, as Karaos (1996) and Porio & Crisol (2004) highlight, the expanding gap between the upsurge in urban land prices and the stagnation of urban income growth has accelerated the growth of informal settlements. First of all, the drastic urbanization in the Philippines does not come with sufficient economic growth to raise living standards. As Table 3.3 shows, the GDP growth rate in the Philippines has been sluggish for the last three decades: the lowest in all Southeast Asian countries. In effect, the country has been totally left behind compared to Malaysia and Thailand, which used to be categorized under the same urban trajectory group, 'industrializing-agrarian,' by McGee (1988). Once ranked second to Japan in the 1950s in terms of income level, the Philippines has slumped to the lowest rank with regard to economic progress in the region (Choguill, 2001). Moreover, the unequal distribution of wealth is surprisingly high in the Philippines. In 2003, households in the top 10% in income consume 31.9% of the total cash value; on the other hand, households in the bottom 10% consume only 2.3% of it (CIA, 2004).

Second, an exponential increase in urban land prices has deprived a large portion of urban population, notably poor households, of access to land and tenure. According to Porio et al. (2004, p.55), “until the 1970s, the urban poor enjoyed relatively easy access to urban land through spontaneous or organized land invasions that were generally tolerated by government authorities.” From the beginning of the 1970s, market values of land in the center started to over-appreciate. During 1973 to 1977, the land price of Makati, the major CBD in Metro Manila, recorded the highest increase of 366.7% in the NCR (Mendiola, 1983). Specifically since the 1980s, the commercialization of urban land partly through land speculation activities has been pushed forward. For example, in the early 1990s, land prices of the best commercial sites along Ayala Avenue in Makati City reached between US$2,600 and US$3,700 per m/sq (Strassmann & Blunt, 1994). Apart from this extreme cases, land values in central-city areas rose at 25% annually in the 1990s (Porio & Crisol, 2004; Shatkin, 2004). The steep rise in urban land prices since the 1970s has been brought on by the fact that tracts of registered private land available in the market are quite limited. The low availability of privately-owned registered land stems from the persistence of monopolistic landownership mechanisms originating in the Spanish colonial period. Evidence shows that “almost half 44% of the land in the metropolis is owned by only a few families, with tracts sometimes as large as 76 hectares: in one municipality [Mandaluyong], a prime area in metro Manila, 650 hectares of privately owned land can be traced to 46 owners only, giving an average of 14.1 hectares per individual” (Berner, 1997, p.21). Hence, spatial development in the NCR has been based on economic forces shaped by the decisions of gigantic conglomerates. Such private decisions have prioritized the development of modern commercial business districts

along major corridors.[17] The problem regarding the concentration of landownership is not solely about the volume of land that the rich possess; it is also deeply associated with their influence on government land policies. In many cases, dominant landlord families exhibit their strong interest in subdivision development targeting middle-class households. The market-oriented development not only further creates physical segregation within a city but also widens social divides through the enhancement of biased planning patterns that favor the 'haves.'

Establishing adequate land-use planning would suppose to facilitate more equal distribution of land. However, it is often distorted by ill-conceived state interventions amid urbanization and globalization processes. Since the early 1970s, what the government has strived to achieve is, like other cities in the world, to sell the image of 'modern' Manila. As Pinches (1994) describes, the construction of showcase architecture based on an international modernist aesthetic has been the main focus. This desire toward architectural modernism was vigorously expressed under the Marcos administration to win recognition from other industrialized nations. The Cultural Centre, the Folk Arts Theatre, and the Philippines International Convention Centre are the showcase architecture built during his era (Pinches, 1994). A 'selling the modern image' doctrine has been maintained even after the overthrow of the Marcos regime, reinforced by the rapid progression of globalization. In the post-Marcos periods, the focus of planning projects has been put on land-intensive transportation development such as the extension of ring road systems and the construction of new mass-transit light rail lines. According to Shatkin (2004), those projects were designed to improve the climate for investment and enhance Metro Manila's image as a 'global city.' However, they have also evoked controversy and

[17] Examples of such development are the districts constructed along Epifanio de los Santos [EDSA] Avenue, which is also known as Circular Road [CR] 4: Makati by Ayala families, Ortigas by Ortigas families, and Cubao by Araneta families (Kawakami, Nagura & Nemoto, 1998).

aroused criticism with regard to their legitimacy. This is because, behind the achievement of such architectural and infrastructure modernism, there has been a multitude of the underentitled forcibly displaced through endless demolitions.

Under conditions of globalization, the use of land has been manipulated by dynamic economic forces and the state's interest in the world city formation has not catered to the defense of the living sphere for a majority of the needy people. The abrupt rise of land price, the exclusive focus on commercial and industrial development, the strong emphasis on modernization of urban landscape, and the lack of adequate, balanced land-use planning for public purposes, all have disrupted housing affordability in the formal markets. In effect, most of the inhabitants in the NCR are squeezed out from the competition over the formal land and housing markets. While Marcos proclaimed the introduction of urban land reform by virtue of Presidential Decree [PD] No. 1517 with the explicit goal of rationalizing land-use and land-control structures, this law was never put in place because of the lack of implementing guidelines (Antolihao, 2004). In addition, the latest version of zoning ordinances is the one enacted in 1979 and revised in 1981. It is surprising to know that such regulations have not been updated in the context of rapid urbanization trends (Kawakami, Nagura & Nemoto, 1998). Thus the failure of creating a livable 'Metro Manila' for all may be attributed to an excessive emphasis on infrastructure projects rather than land-use and housing planning.

3.3 Housing Development in the Post-war Periods

For almost the last six decades, housing development in Metro Manila has undergone a number of transformation and evolution in its major legislative as well as institutional settings (see Table 3.4 as a summary). In the aftermath of World War II, it was much

Table 3.4 Major Legislative and Institutional Settings in Urban & Housing Planning, 1946-1977

Year		Legislative settings	Institutional settings
1946	Pre-Marcos		The National Urban Planning Commission was created under EO No. 98.
1947			The People's Homesite Corporation and the National Housing Commission merged, being changed to The People's Homesite and Housing Corporation through EO No.93.
1950			The National Urban Planning Commission was replaced by the National Planning Committee [NPC].
1959			The National Housing Corporation was organized in accordance with EO No. 399.
1972	Marcos	Martial law was declared.	
1972			The NPC was abolished; the Department of Public Works, Transportation and Communication and the Department of Interior, the Local Government and Community Development were established to take over the functions of the National Planning Committee.
1973			The Task Force of Human Settlements [TFHS] was created under EO No.419.
1975			The National Housing Authority [NHA] was created under PD No. 757.
1975		PD No.772 was put in effect.	
1975			The Metropolitan Manila Commission [MMC] was created under PD No.824..
1976			The TFHS was renamed to the Human Settlements Commission [HSC] under PD No. 933.
1977			The National Home Mortgage Finance Corporation [NHMFC] was established under PD No. 1267.
1978		Urban land reform was proclaimed under PD No. 1517.	
1978			The Ministry of Human Settlements [MHS] and the Human Settlements Development Corporation [HSDC] were created under PD No. 1396.
1978			The HSC was renamed to the Human Settlements Regulatory Commission [HSRC] by virtue of PD No.1396.
1986	Aquino		The National Shelter Program [NSP] was announced under EO No.90.
1986			The MHS was replaced by the Housing and Urban Development Coordinating Council [HUDCC] under EO No. 90.
1986			The HSRC was renamed to the Housing and Land Use Regulatory Board [HLURB] under EO No. 90.
1990			The MMC was abolished and replaced by the Metropolitan Manila Authority [MMA] under EO No. 392.
1990		The Social Housing Support Fund Act was created under RA No. 6846.	
1991		RA 7160 (the Local Government Code [LGC]) was enforced.	
1992		RA 7279 (the Urban Development and Housing Act [UDHA]) was enacted.	
1994	Ramos	RA 7835 (the Comprehensive and Integrated Shelter finance Act) was approved.	
1995			The MMA was replaced by the Metropolitan Manila Development Authority [MMDA] under RA No. 7924.
1997		PD No.772 was repealed.	

easier for people to find the space for forming their settlements given the situations that the new civil administrations were still unstable and considerable tracts of bomb-damaged sites existed.[18] Immediately after the war, the National Urban Planning Commission was created under Executive Order [EO] No. 98 in 1946 with the aim of postwar reconstruction, intending to embark on housing development in cooperation with the National Housing Commission. Nevertheless, it failed to function as expected due to a lack of coordination with other related agencies (Kawakami, Nagura & Nemoto, 1998). While official planning systems faced difficulty in establishing themselves, the number of informal settlements began mushrooming, reinforced by accelerating urbanization trends. The common notion then was that "squatting was not seen as a structural problem of urban development but rather as a public nuisance and a violation of the laws" (Berner, 1997, p.28). It was not until 1970, around the inauguration of the Marcos administration and his martial law regime that urban planning incorporated housing issues for the marginalized into its scope.

3.3.1 Rise of the Martial Law Regime: Marcos Era from 1965 to 1986

In 1972 Marcos declared the martial law and initiated an agrarian reform of the 'New Society.' What Marcos envisaged through the reform was to accomplish economic development through making the country a modern agro-industrial state. Under the slogan of the New Society, a high priority was given to the projects toward beautification of the urban landscape: construction of showcase architecture described above. In concert with the centralization of power, institutional settings of housing development were realigned. In 1975, two important institutions were founded.

[18] A good example is the informal settlement established within the Spanish fort of Intramuros (McGee, 1990).

One is the creation of the National Housing Authority [NHA] under PD No.727 through the integration of various agencies in charge of overall housing and resettlement matters. The other is the establishment of the Metro Manila Commission [MMC] under PD No.824 as a consolidated planning body to deal with cross-boundary urban issues on a regional scale. This establishment related to the declaration of Metro Manila as one administrative region containing 17 separate cities/municipalities. Most critically, in 1975, PD No.772, an anti-squatting law, was issued, stipulating squatting as a criminal offense subject to imprisonment. The enactment of the law undoubtedly involved the beautification principle. In a climate privileging aesthetics, shacks in informal settlements were regarded as eyesores. As Porio & Crisol (2004) mention, a pronounced action that characterized the first half of the Marcos administration was the enforcement of large-scale evictions and resettlements in order to get rid of such eyesores. One statistics reveals that 400,000 families in total were displaced during 1973 to 1980 (Pinches, 1994).

Yet, a combination of huge social costs for resettlement and a surge of public backlash against evictions and demolitions led the government to shift its housing approach to slum upgrading by launching the Slum and Improvement Resettlement [SIR], which is also known as the Zonal Improvement Program [ZIP], in 1977 (Nolasco, 1994; Karaos, n.a.; Porio & Crisol, 2004). In the late 1970s, the Philippines was chosen for the implementation of the World Bank pilot on-site slum upgrading programs, which were greatly influenced by Turner's theory of a self-help housing approach. In conjunction with practices of the SIR and ZIP, Bagong Lipunan (New Society) Integrated Sites and Services [BLISS] projects --the construction of multi-storey, medium-density residential complexes-- were promoted under the Ministry of Human Settlements [MHS] founded in 1978 under PD No. 1396. It

originally intended to accommodate the marginalized; but it had not brought any impressive impact to mitigate the housing crisis in Metro Manila due to inadequate affordability and quantity. Only the privileged, the upper 10% of the Metro Manila's population, could afford to enjoy the benefit of BLISS. Moreover, the number of the people displaced for BLISS projects were much larger than their total outputs: less than 2,500 units (Berner, 1997). Consequently, BLISS projects were strongly criticized as another beautification attempt driven personally by the Minister of Human Settlements: Imelda Marcos. In sum, all of the housing strategies under the Marcos administration proved ineffective, dispossessing the marginalized of space for living under the publicized modernization and beautification principles. Even though the NHA upheld an ambitious objective of satisfying the housing needs of the poorest 30% of the population, it was never achieved. Furthermore, the issuance of PD No.772 in 1975 is one of the notorious legacies left by Marcos. Until it was repealed in 1997, the law continued to generate the distortion of housing development for the underentitled.

3.3.2 Return of the Democratic Regimes: Post-Marcos Administrations from 1986 to Present

After the revolt of so-called 'People's Power' (EDSA Revolution I) in 1986, the Aquino administration was inaugurated. Three important housing legislations instituted during her regime were: (1) EO No.90 in 1986, (2) the Local Government Code of 1991 [LGC], and (3) the Urban Development and Housing Act [UDHA] of 1992. As Porio & Crisol (2004, p.208) clearly state, "these legislations marked the departure from eviction and relocation to the adoption of a more decentralized approach towards housing and urban development, integrating housing needs and urban poor participation in land use planning. It redefined the roles of government

agencies, urban poor communities and the mediating groups like NGOs and community-based organizations [CBOs] and changed the performance and relationships of stakeholders in the housing and land sector." While these changes are creditable progress in the urban regulatory/institutional framework, substantial outcomes however have proved to be uneven.

The issuance of EO No.90 was an aspiring attempt to dismantle existing centralized power structures governed by few. The MMC was replaced by the Metropolitan Manila Authority [MMA], which was a depoliticized council constituting all city/municipality mayors and the term of a chairman, who was elected by the council, is limited to a six-month (Berner, 1997); the MHS was abolished and the Housing and Urban Development Coordinating Council [HUDCC] was established in turn as a supervising agency responsible for policy formulation and program coordination. Moreover, the inception of the National Shelter Program [NSP][19] monitored by the HUDCC was announced under EO No.90. In effect, housing issues were given a high priority in the mid-term development plan for 1987-1992 (Strassmann & Blunt, 1994). Government accountabilities toward low-cost housing, otherwise referred to as socialized housing, were finally specified in formal planning frameworks. As a financial backbone of the NSP, the Social Housing Support Fund Act, which is commonly mentioned as the *Abot-Kaya Pabahay* Fund, was enacted under Republic Act [RA] No. 6846 in the early 1990 (Home Guaranty Corporation, n.a.). A critical shift in the NSP is the change of the government's role from provider to facilitator of housing projects to promote the non-government and private sectors' participation into housing development. Karaos (1996, p.3) says, "this new role translated into a shift in emphasis from direct housing production to providing

[19] Beneficiaries of the NSP were the people in the bottom 30% of the population, who were neither able to spend more than PHP175 a month nor take on loans and mortgages from formal banking systems: they were entitled to receive an aid for a 9% interest of housing loans (Nolasco, 1994).

financing, both mortgage and development financing." Against this background, the role of the NHA, the chief agency responsible for provision of housing, has shrunk to an institution supporting resettlement projects for the people living in danger areas (Shatkin, 2004). Within such shift, slum upgrading substantially came to a halt except for the Community Mortgage Program [CMP] discussed in Chapter 5.

With the passage of RA No.7160 --the LGC of 1991, planning and implementation bodies of land-use planning, housing provision, and infrastructure development have been downscaled to the local level. In economic terms, the LGC gives local government units [LGUs] greater flexibility in using their own budget, for example, by allowing the LGUs' issuance of financial instruments to procure resources for its programs and mandating the transfer of tax revenue from the central government to LGUs (Laquian, 2005). The LGC has indeed encompassed several sections advocating the promotion of housing development for the marginalized: addressing the low-cost housing needs of the people (Section 17) and initiating expropriation proceedings over land for the benefit of the poor and landless (Section 19). Furthermore, on the social side, the LGC breaks new ground for the rise of civil society and its entry into the formal political realm. Through the establishment of local development councils or designated bodies to serve as venues for representing communities, the LGC underpins the institutionalization of people's organizations' [POs] and NGOs' roles in the planning process: stimulating the establishment and performance of POs and NGOs to become active partners (Section 34) and providing financial support to POs and NGOs (Vincente-Angeles, n.a.). The enactment of this law gives great stimulus for the empowerment movement. It has surely opened a new vista of grass-roots organizations through the legitimization of their existence and activities. In consequence, the combination of the economic and social empowerment

envisioned in the LGC has elicited positive assessments on the part of large international agencies such as the World Bank and the Asian Development Bank [ADB] (Silva, 2005).

At the end of her term in 1992, the Aquino administration undertook further actions by the adoption of RA No.7279 -- the UDHA of 1992 (see Appendix I). Its comprehensive objective is to achieve sustainable urban and housing development through the facilitation of more rational, equitable land-use and housing planning. Along with the strengthening of civil society's engagement, the UDHA also tries to prompt the private sector's involvement in the construction of socialized housing. One of the crucial goals that the UDHA sets down is the achievement of balanced housing. It instructs private developers to allocate at least 20% of the total project cost or area to socialized housing.[20] A permit for development will not be given unless developers obtain proof of compliance with this requirement. Despite the low compliance rate in 1993, it gradually improved in the following year: during the year of 1994 alone, 55 socialized housing projects were erected, producing 10,849 units in total (Karaos, 1996). Utilization of the private sector's resources to bolster socialized housing, which had been inactive for a long time, eventually started materialized. Of all, the most meaningful article for the underentitled is Section 28, which discourages evictions except in the case of settlements situated in hazardous areas. Even in that case, several requirements must be observed, such as provision of sufficient consultation, 30-day notice, and relocation sites before actual evictions take place (Karaos, 1996; Vincente-Angeles, n.a.). This section not only safeguards established living space of informal settlers but also advocates the rights and values of the settlers

[20] In compliance with the law, private developers' contributions may be made under any of the schemes below: development of a new settlement, slum upgrading or renewal, joint venture projects with LGU or any government institution, and participation in CMP as financer or developer, purchase of LGU housing bonds (ADB, 2001).

and their housing units. However, controversies have repeatedly arisen in that the section is contradictory to PD No.772, which prescribes squatting as a criminal offense.

The actual implementation of the UDHA was postponed until 1994, when the Ramos administration commanded LGUs to work on registration of beneficiaries and land inventory to be submitted to the HUDCC (Karaos, 1996). In the same year, the Ramos regime passed the Comprehensive Integrated Shelter Finance Act [CISFA], RA No.7835, in order to backup socialized housing programs financially. The purposes of the law are to provide a budget to the NSP through increase annual appropriation, enhance the financial capability of housing related agencies toward effective delivery of housing, and mobilize the government resources to satisfy the housing needs of the bottom 30% population in collaboration with the private sector (Urban Research Consortium, 1997). Under the law, the funding allocation for the NSP grew from PHP 800 million in 1992, which was equal to 0.3% of the national budget, to PHP 4.2 billion in 1996, which accounted for 1% of it (Karaos, 1996); between 1995 and 1998, the NSP was financed PHP 38.5 billion in total through the CISFA (ADB, 2001). Mixed enforcement of these decentralized legislations has been designed to facilitate favorable settings for socialized housing development.

The Estrada and Arroyo regimes followed the same line of the predecessors' agendas. During the Estrada administration inaugurated in 1998, public expectations hit a high level because of his compassionate propaganda advocating for the welfare of the poor: '*Erap para sa mahirap*.' In 1998, the *Lingap Para Sa Mahirap* program was launched as a primary initiative featuring housing provision and poverty alleviation, creating the National Anti-Poverty Commission. The program envisioned to champion the 100 poorest families in each city and province. After the

impeachment of Estrada, Arroyo won the election with an unprecedented highest percentage of votes in history. What characterizes housing policy of her administration is its intensive focus on land proclamations to untangle tenure issues. Tenure provision through land proclamations is not a new scheme given the fact that Aquino also employed this scheme, granting some land proclamations such as the National Government Center [NGC] in Quezon City; however, the scale and scope are much larger at the present stages. For the two years at the beginning of this century, the number of families given tenure through land proclamations amounted to 645,910 families in 33 informal settlements covering 22,360 hectares. The scheme works effective towards the improvement of informal settlements on public land. This brief review clarifies that the year of 1986 is a turning point in the transition of institutional and legislative settings for the development of socialized housing. Nonetheless, an analysis of the Philippines experience would be incomplete without evaluation of concrete outcomes brought by the transition

3.4 Concluding Remarks: Problem Definition in the Philippine Case

In the Philippines, a political shift from the martial law regime to democratic regimes indeed has brought a significant change in housing development for the marginalized. By following the enabling development model, the Philippine government since 1986 has attempted to create facilitative environments for activating third party involvements. Despite the laudable change in the settings, however, stagnation of housing development still continues. In addition to a cumulative capital shortfall due to the country's sluggish economy, that stagnation stems from a lack of institutional capacity and political will to operationalize pro-poor legislations in place.

Moreover, with historical hindsight, it is sad to admit that changes of regimes

and leadership have not meant much to the majority of the urban poor population in the NCR. The reasons are two-fold. First, no matter whether the piece of legislation is progressive or otherwise, nothing really affects them unless it is realized in the real world. For example, the *Lingap Para Sa Mahirap* program under Estrada merely covered 0.0008% of the country's poorest as measured based on the international poverty standards (Choguill, 2001); land proclamations by Arroyo are least applicable to the settlements on privately-owned land (Porio & Crisol, 2004). Second, as Antolihao (2004, p.51) asserts in his study on the NGC, 'identity crisis' disarrays government directions of planning. "During the Marcos regime, the state took its position as a landowner and started a demolition campaign to evict squatters in NGC. However, during the Aquino period, the state took on a more social service provider role and allocated a portion of NGC for distribution to its residents. Nonetheless, these are just conceptual generalizations, since we are aware that, in reality, the state often suffers from a 'identity crisis': taking on the positions of landowner and provider of social services at the same time." These points suggest discrepancies between the ideal and reality in Metro Manila. What is foremost and urgently needed is the determination of precise directions and the translation of the directions into reality.

Chapter 4

Research Design

4.1 A Methodological Route

In order to explore the complexity of socio-political processes threaded into housing development in Metro Manila, this study adopts a mixed method strategy --not so much triangulation[21] but complementarity-- by combining semi-structured interviews and questionnaire survey. According to Hammersley's typology, "this (complementarity) approach occurs when the two research strategies are employed in order that different aspects of an investigation can be dovetailed" (Bryman, 2001, p.447). While the material gathered through the semi-structured interviews and the questionnaire survey differs in scope, they can be interwoven to provide a more multifaceted understanding of housing development.

In attempting to conduct the fieldwork within an ethical frame, I gave weight to four principles and responsibilities in grounding my fieldwork. Drawn from Bailey (2001) and Sidaway (1992), these are: (1) equalizing the power relationship and democratizing the research process as well as guaranteeing confidentiality and anonymity, (2) adhering to informed consent to the objective of a project and the end use of the information to build mutual respect and confidence between researchers and participants, (3) sharing the findings of a project with all the parties involving a project, and (4) anticipating consequences of a project and being accountable for practice, process and immediate outcomes in terms of whom the project is for.

4.1.1 Semi-structured (informal) Interviews

The purpose of the interviews is to capture a picture of inter-linkages among stakeholders, in which strategic moves of cooperation and confrontation are being

[21] Triangulation indicates an approach introducing a multiplicity of investigators, theoretical frames, data, and methods (Berg, 1989; Bryman, 2001). There are roughly two types of triangulation. One is within-method triangulation: exercising one method by using multiple theories and data. The other is between-method triangulation: putting multiple methods together to analyze the same issue (Gaber, 1993).

manifested. Semi-structured interviews[22] were specifically designed for subjects in different entities involved in housing development: community leaders[23], NGO members, international agency staff, and public officials. In addition, interviews with academics were also sought in order to explore the role of educational/research institutions. The reasons for choosing a semi-structured interview style are: (1) to allow interviewees speak freely about their opinions without limiting answers to a set question; and (2) to evolve predetermined topics into more probing questions depending on interviewees' responses. Hence, the sequence and wording of the questions were kept flexible. Through eleven weeks of fieldwork, 36 interview sessions were completed with 45 interviewees. The organizations covered included 7 NGOs, 2 governmental agencies, 2 international organizations, 7 neighborhood associations, apart from 6 academics (see Appendix II). Interviews were documented through note taking. Short pauses interspersed throughout the interview session gave me leeway to prepare more probing questions based on earlier responses taken down as notes as I revisit particular topics of discussion with the interviewee.

In order to identify and obtain access to local organizations within the Philippines, fieldwork began with a preliminary phase aimed at establishing connections with key organizations/persons to seek their advice on the choice of interviewees. After possible interviewees were specified with the help of gatekeeping organizations/persons, appointments for interviews were set up. Appointments were made through both formal --directly contacting either an entity or individual by

[22] According to the definition of semi-structured (informal) interviewing presented by Eyles (1988, p.7), "the questions asked, their sequence and wording are not worked out beforehand. In this case, the interviewer tries to tailor the wording of the questions to each particular individual and ask the questions in an order appropriate for the interviewee."

[23] The term 'community' employed in this study refers to a settlement in which a group of people belonging to the same neighborhood association or people's organization live. Therefore, community is geographically defined by a territory of the association/organization.

phone/email-- and informal -- getting a verbal referral from intermediary contact persons-- channels. Appointments with international agencies, some local NGOs and academics were largely arranged through formal channels; in contrast, informal channels were more useful in setting up meetings with community members. While most interview sessions took the form of single-person interviewing; five out of the 36 interviews developed unintentionally into group interviews. This tended to happen with interviews held at local NGO offices where the primary interviewee might wish to provide information as accurately as possible by inviting staff engaging in different duties within an organization to join in.

4.1.2 Questionnaire Survey

A questionnaire survey was administered to residents of selected informal settlements in order to obtain data for investigating (1) their perceptions and preparation levels towards upgrading activities and (2) implications and impacts of housing development on the degrees of empowerment. Some of the data will be used to explore correlations within the empowerment processes. The questionnaire takes the household as a unit of analysis, and asks the self-identified head of household to fill out. It contains structured questions (see Appendix III)[24] which allow for open-ended responses. After discussion with members of the communities to be surveyed, it was decided that the survey questions should be prepared in the local language, Tagalog, notwithstanding the fact that many residents are fluent in conversational English. Since most of the residents expressed discomfort with articulating their thoughts in English, a questionnaire in Tagalog would be instrumental

[24] Questions in the survey range from comprehensive households' socio-economic profiles, general conditions of housing units, and certain actions to the improvement of the conditions. On top of this, in order to understand the intersection of internal and international migration flows, the questionnaire includes questions on overseas Filipino workers [OFWs].

in gathering more accurate, inclusive field materials.

As Marshall & Rossman (1989) suggest, plans for entry to sites through formal and informal gatekeepers need to be incorporated into the research design. In particular, insofar as a research topic touches the issues of informality, the roles of gatekeepers are extremely important for accessibility and safety reasons. Access to informal settlements is often limited except for insider-residents and it is not unusual that such settlements are closed to strangers, especially foreign outsiders. In an effort to specify preferable research sites and gatekeepers, substantial assistance was provided by local NGO staff.[25] In total, fourteen communities in five cities (Caloocan, Makati, Manila, Pasig and Quezon) were visited. Site visits in different cities helped me to narrow down a focus of a case study discussed in Chapter 7: investigating the feasibility of a cross-boundary project affecting a number of people in various jurisdictions.

Site selection for the survey took into consideration the following criteria: (1) the size of a community is relatively small and roughly equal to other research sites; (2) communities have different levels of socio-political networks with outsiders; (3) accessibility to communities is facilitated by gatekeepers; and (4) communities leaders understand the purpose of the study and are willing to give permission to conduct the survey. Two communities --787 Quezon Avenue Neighborhood Association and 13th Street Neighborhood Association-- were selected based on the criteria. Both communities share a similar population size of around fifty to seventy households and are located within the same jurisdiction, Quezon City; the 787 Quezon Avenue community participates in a broader alliance of NGOs and informal settlements while the 13th Street community is isolated from any kind of working groups and NGO

[25] Such assistance includes offering chances to visit multiple settlements and working as an intermediary between community leaders and the author.

assistance; both communities were referred to via contact persons who helped to actualize the implementation of this survey; and community leaders in both communities agreed to the objectives of the survey. After the two research sites were selected, one more community was added. The last community --the Buayang Bato community in Pasig City-- has been a part of large-scale on-site housing upgrading programs run by a NGO, Gawad Kalinga [GK] and its incorporation into this study allows an exploration of the different outcomes between a land-secured community and underentitled communities.

Prior to the start of the questionnaire survey in the communities, semi-structured interviews with community leaders were conducted to get a better picture of the communities. Participant observation and unstructured informal interviews were also attempted to develop rapport with the residents and observe everyday life in the communities, including aspects of day-to-day subsistence, work patterns, recreational habits, time schedules, social relationships as well as relationships with other neighboring communities.

Questionnaires were distributed to households on a door-to-door basis. Administrators of the questionnaires in the two informal settlements were community members; in the case of the Buayang Bato community, GK staff handled the questionnaires. A total of 113 questionnaires were collected back and the obtained data was analyzed by mainly employing a ratio approach: calculating a percentage of a selected answer out of the total. Correlations among questions --independent variables-- were investigated based on the same ratio approach. For example, a correlation between income and education levels was sought by calculating a percentage of the households in the same income and educational group out of the total: percentages of each category were used to identify data distribution, thereby

developing hypotheses using the correlation.

4.2 Positionality: Location of the Researcher

There are a number of physical, biological, and existential parameters shaping the researcher's positionality: gender, race, ethnicity, nationality, religion and so on. In terms of my positionality as a researcher in the field, the main issue I had to work through relates primarily to my nationality as Japanese. In the course of research, I came across several situations where both negative and positive images of 'Japan' and 'Japanese' exist in Filipino society. In addition to the nationality issue, ensuring the objectivity of research while maintaining a proper distance from the research subjects is another critical question regarding 'positionality' in the field.

4.2.1 Impact of Nationality in the Field

In my encounters with my research subjects, nationality tends to be taken as the first criterion raised by local people when I am introduced to them. There were two main difficulties I had to confront as Japanese in the Philippines. The first difficulty derives from the history of the Japanese invasion of the Philippines and its subsequent occupation during World War II, resulting in a generally hostile perception of the Japanese. The negative image of Japan and Japanese as an adversary still persist among some people in the country. The second difficulty lies in the ambiguity regarding the ideological location of Japan in the First and Third World paradigm, which basically divides the world into either 'the West or East' or 'developed or developing' after the collapse of the Second World conception in the late 1980s. The ambiguity possibly comes from an implicit assumption of 'the West equals to developed nations.' Japan can be classified as 'developed' in economic terms but is

not ‘Western’ in geographical and cultural terms; at the same time, Japan cannot be categorized as ‘developing’ either.

In order to cope with historical baggage, I ensured that I had substantial knowledge of World War II to be able to engage in dialogue on the war experience with my interviewees. The knowledge allowed me to express serious views on Japan’s role in the war and convey my enthusiasm toward the construction of renewed, peaceful relationships between Filipino and Japanese. In dealing with locals who thought of the Japanese as arrogant ‘Asians’ because of their greater economic power, I tried to play down the economic and material aspects of ‘Japaneseness’ by wearing locally suitable clothing in the field and consuming local products and services. This strategy greatly helped me not only adjust and blend myself into living in Metro Manila but also to identify with the locals and the locality in which I was situated. As a way to bridge the gap between researcher and the researched, I asked a local person who is familiar with life in informal settlements to work as an interpreter for site visits. Calling at the settlement with her changed my position in the field tremendously since many of the potential research subjects have considerable trust in her as someone who could convey their thoughts and claims.

Despite a number of difficulties associated with nationality, being Japanese in the Philippines is not always negative. The combination of the image of Japan as a successful industrialized country and massive injections of Japanese financial and technical assistance into the Philippines meant that Japan may also be perceived by the locals as a source of information and technology. In fact, some of the locals showed great interest in the Japanese Official Development Assistance [ODA], drawing on the opportunity to inquire about the details of the assistance. Through these experiences, I came to recognize that translating ‘Japaneseness’ into local society requires flexibility

and commonsense in adapting to different situations.

4.2.2 Distance from the Research Subjects

Another positionality dilemma I had to deal with is to balance involvement and detachment from the research subjects. I had to constantly gauge what kind of distance --how close or far the researcher is to the researched-- I should maintain with them as this has an impact on the researcher's degree of responsibility. As the number of participants with whom a researcher interacts increases, her/his ethical world expands, and this may lead to the multiplication of ethical obligations beyond the researcher's capacity and intention. In the course of this fieldwork, defining an adequate distance from the researched and keeping this in a constructive manner is one of the major tasks, partly because many of the research subjects, are inclined to see the researcher as an advocate, who can solve problems relating to their housing concerns. In order to avoid raising the subjects' expectations, as Sidaway (1992) points out, it is necessary to clearly present the scope of the research and its anticipated outcomes without making any false promises.

4.3 Concluding Remarks: Significance of Fieldwork in Planning

Conducting fieldwork in the discipline of 'planning' represents an effort to identify the gap between ideal and reality. This is because planning is necessarily subject to evaluation and feedback after implementation to testify its effectiveness in the real world. Therefore, planning research must be accompanied by on-site inquiry on the consequences and impact of current frameworks and practices. No progress will be made without knowing what is going on in the field. Fieldwork is also the place where a researcher can seize the opportunity to bring her/him down to earth through a

realization of her/his stance and location in the study. In addition to developing theoretical speculations on the discourse of current enabling housing development, the following chapter introduces results of the questionnaire survey in three communities to analyze the degrees of empowerment on a micro scale. Findings of field interviews are mainly incorporated in Chapter 6 and 7 in order to illustrate the complexity of socio-political networks among concerned actors and identify conflicts/alliances of the actors in the planning and implementation of an actual project.

Chapter 5

Articulations between Enablement and Empowerment in the Real World

5.1 Introduction

In many developing countries, two concepts signaling democracy --'decentralization' and 'devolution'-- have been gradually inserted into the planning agenda since the 1980s. These terms are often used interchangeably. In the literature, the same rhetoric is employed to elucidate the two: the transfer of authority, resources, and responsibility from central governments to local units (Mohan & Stokke, 2000; Silva, 2005). The distinction between the two may lie in terms of their scope. Decentralization implies a broad-based transfer of various functions such as fiscal and administrative functions; while devolution is usually introduced to connote a narrower focus on the political dimension, involving the redeployment and redistribution of decision-making powers. Regardless of such definitional differences, both concepts symbolize the departure from autocratic controls to the dispersal of functions among and conferment of power upon diverse local institutions.

There are two different views regarding the interpretation of decentralization and devolution movement (Slater, 1989; Shatkin, 2000). One view is tied to the neoliberal discourse backed by international agencies, notably the World Bank. In this strand of thought, local governments are regarded to be more accountable and responsive to providing services in an efficient and cost-effective manner given their closeness to their citizens in both geographical proximity (i.e. physical distance) as well as accessibility (measured in psychological terms). This view rationalizes the withdrawal of central government interventions and supports the augmentation of dependency on the private sector. The alternative view relates to empowerment theory as elaborated in the political economy approach. According to Friedmann (1992), civil society is conceivably a fundamental and appropriate actor in implementing locally sustainable development, thereby contributing to the creation of

a more democratic society. A key ingredient of this view bears on the opening up of a cloistered political system to achieve the empowerment of the marginalized through participation. Despite the different standpoints in theory, the two views are not mutually exclusive in practice. As Laquian (2005, p.313) mentions, "what was needed was to empower the urban poor by giving them the opportunity to participate more actively in governance. Enabling and capacity building strategies were adopted to give the poor a larger stake in governance."

The Philippines' experience for the last two decades follows this line of development. Since the inauguration of the Aquino administration in 1986, the political landscape of Metro Manila has changed from 'monocentric' to 'polycentric.' Both the 1987 Constitution and the LGC of 1991 have emphasized the autonomy of local governments in pursuit of the Philippines' decentralization and devolution attempts. A series of people-based actions gave great impetus to structural reforms in urban governance. The Philippine national government has been eager to buy into the enabling housing strategies, which bundle a 'top-down' neoliberal development model with a 'bottom-up' empowerment model. Enabling housing strategies were embodied in the formulation of a pro-poor legislation, the UDHA of 1992. Since its enactment, the UDHA has served as a foothold for those claiming squatters' rights to defend their life space. Nonetheless, the real impact of the reforms from a political perspective remains unclear. In other words, questions need to be posited whether the practice of enablement have indeed increased the political capacity of the marginalized.

This chapter starts with a description of the theoretical concepts of enablement and empowerment. What do these principles exactly refer to and aspire to achieve? In what context, do the two emerge and how have they gained currency in the policy

and planning arena? Following this, the chapter critically appraises the prevailing view that the demise of centralized, authoritarian governance represents a shift from a top-down to bottom-up model of planning. It argues that if enablement frameworks provide the basis for creating favorable environments to empowering alienated citizens, we also need to be able to measure the degrees of empowerment. In short, based on the theoretical elaboration in the first half of this chapter, the second half is devoted to a detailed examination of the articulations between enablement and empowerment in practice. The second half contains both macro-scale and micro-scale analyses. The macro-scale analysis looks at empowerment at the program implementation level to evaluate the effectiveness of present planning frameworks. The micro-scale analysis examines empowerment at the level of subsistence in order to illustrate how the decisions of allocating resources to obtain certain empowerment assets are made in a given household economy and how such decisions affects a community's viability of enhancing collective actions.

5.2 Ideological Interplay between Enablement and Empowerment

In brief, enablement in the context of housing development is a holistic approach in which the state provides frameworks to encourage housing development by people themselves, engaging the private sector in order to mobilize all relevant resources. Under the prevailing climate of neoliberalism during the 1980s, the reduction of governmental interventions was justified to let markets function on behalf of the public sector. It was believed that macroeconomic stabilization would improve the overall performance of the economy and in fact, it was one of the necessary conditions to relieve the Third World debt crisis in the early 1980s. However in the aftermath, macroeconomic neoliberal approaches such as structural adjustment programs

triggered numerous adverse impacts on societies in the developing world. A shift from welfare regimes to macroeconomic austerity programs has gradually caused social instability. Due to the diminution in public spending which was supposed to correct market failures, disparities between the rich and the poor have widened and the number of vulnerable households has multiplied. In particular, advancement of privatization and its associated commodification trend intensified social divides, jeopardizing the livelihood of the urban poor. "Based on the principle of maximizing private profit, urban infrastructure and services concessionaries naturally focus their efforts on social groups with the capacity to pay. Thus, they are not motivated to extend their services to the poor and the underprivileged" (Laquian, 2005, p.312).

The shortcomings of neoliberalism revealed did force policy orientations to value the significance of social development. With the purpose of alleviating social problems and providing equitable access to services, neoliberal principles in housing development were modified to place more emphasis on a reconfiguration of state-market-civil society relations through the promotion of partnerships among all concerned parties. In the striving for the reconfiguration, decentralization and devolution have gained legitimacy based on the assumption that 'local' and 'subnational' governments are more appropriate units to take their citizens into the planning process. This is where decentralization and devolution are theoretically connected with democratization. In fact, such a view is nothing new in the field of housing development. At the beginning of the 1980s, Turner (1983) had already addressed the need for institutional changes and collaboration of related actors through decentralization. However, a noteworthy alteration during the following ten years is a combination of economic drives --neoliberal approaches-- with political restructuring --institutional reforms-- and social development to correct market failures. Premised

on its advocacy of the private sector's contribution to housing development, the enabling model proposed by the World Bank (1993) underlines that governments should embark on reforming legislative, regulatory, and institutional settings to reinforce participatory planning. Apart from putting stress on the importance of the state's role to eliminating and mitigating market failure effects, housing policies predicated on this understanding started pushing an egalitarian perspective --empowerment of civil society through participation-- to the forefront of planning agenda. "Civil society can, according to neoliberals, exert organized pressure on autocratic and unresponsive states and thereby support democratic stability and good governance. Civil society institutions can also be vehicles for participation in development programme and empowerment of target groups of poor people" (Mohan & Stokke, 2000, p.248). Thus the concrete objective of enablement contains further empowerment of civil society which serves to invigorate democratization of decision-making mechanisms in urban governance. Given the long history of civil society' persistent activity, inclusion of empowerment articles in legislations should be interpreted not as contemporary phenomenon emerging with the ideological shift of policy, but as outcomes produced by continuing interactions between the state and civil society. This way of viewing the inclusion understands the development of participatory planning as a consequence brought by increasing civic power. Therefore, in this view, the rise of the empowerment discourse and practice in the policy arena is as an inevitable result owing to prolonged encounters between the state and civil society. From another perspective which is a focus of this chapter, empowerment can be intentionally proposed and manipulated by the state to control and/or utilize civic power through inclusion. In order to clarify this point, the following section examines the origin and location of empowerment plotted out by the

state.

5.2.1 Enablement as 'Top-down' Empowerment

An important question that needs to be asked is whether empowerment process comes with or against enablement. In his well-known book, *Empowerment: the Politics of Alternative Development*, John Friedmann (1992) conceptualizes the theory of empowerment. According to him, the origin of empowerment is attributed to a critique of growth-maximization models of economic development, which have aggravated the degree of vulnerability of the marginalized. "An alternative development is centered on people and their environment rather than production and profits. And just as the paradigm in the dominance approaches the question of economy growth from the perspective of the firm, which is the foundation of neoclassical economics, so an alternative development, based as it must be on the life spaces of civil society, approaches the question of an improvement in the condition of life and livelihood from a perspective of the household" (Friedmann, 1992, p.31). Taking households as a fundamental unit of empowerment, alternative development entails the translation of households' social power[26] into political power through practice. And to transform political claims into legitimate entitlements, a supportive political environment has to exist to make the transformation happen. A key to creating the environment is embedded in cooperation with the state: "although an alternative development must begin locally, it cannot end there. Like it or not, the state continues to be a major player. It may need to be made more accessible to poor people

[26] The (dis)empowerment model of poverty begins with the assumption that marginalized households are deficient in social power to improve their living conditions. The basic social power consists of the following eight items: (1) defensible life space, (2) surplus time, (3) knowledge and skills, (4) appropriate information, (5) social organization, (6) social networks, (7) instruments of work and livelihood, and (8) financial resources. Of these, securing life space, surplus time, and social organization and networks are regarded as bases to obtain remaining aspects of social power.

and more responsive to their claims. But without the state's collaboration, the lot of the poor cannot be significantly improved. Local empowering action requires a strong state" (Friedmann, 1992, p.7). Thus, Friedmann argues that empowerment will not be realized by opposing the state, but by advancing internal reforms of an existing system. Furthermore, collaboration with a third party which serves as a provider of technical and financial assistance as well as a mediator with authorities must be set up: external organizations like NGOs play an important role in the process of emancipating the disempowered from traditional dependency on the state.

Friedmann's view on empowerment thus represents a 'top-down' approach to empowerment. 'Top-down' empowerment implies that the powerful, particularly the state, provides opportunities for the people to take alternative activities, thereby achieving an inclusive democracy while maintaining existing orders. On the contrary, 'bottom-up' empowerment begins with resistance of the disempowered against the powerful with the aim of changing existing orders (Somerville, 1998). According to Mohan & Stokke (2000), the former can be described as 'revisionist neoliberalism' which lays weight on participation; while the latter can be called 'post-Marxism' which focuses on collective mobilization against systematic disempowerment brought by the state and the market. Despite the difference in standpoint, Mohan & Stokke (2000) assert that both revisionist neoliberalism and post-Marxism share a common belief that states or markets cannot and should not assume the whole responsibility of securing equal welfare distribution.

Considering the current enabling strategies, empowerment in current legislations tends to fall into the 'top-down' model in many cases since it is carried forward through the enhancement of participation within the state's framework. In this light, describing the downside of the 'top-down' model would be useful in order to

reveal gaps between ideal and reality where empowerment is concerned. Somerville (1998) lists two possible downsides. First, 'top-down' empowerment might doom participation to a political excuse on the part of the state without producing any substantial outcome; second, although the initial objective of empowerment assumes the increase in independence of vulnerable, poor people, collaboration with the state and external organizations may end up with increased dependency, which in turn could lead to disempowerment. These points suggests the need of perceiving 'empowerment' as both a process (of empowering the targets) and an outcome (of the targets are empowered). In addition to Somerville's analysis of the downsides, Cornwall & Brock (2005) carefully look into the danger of abusing catchy 'buzzwords' which are participation, empowerment, and poverty reduction. In their assertion, those words "come together in mainstream development discourse in a chain of equivalence with ownership, accountability, governance and partnership to make the world that the neoliberal model would have us all inhabit" (2005, p.1057). What this points out is, all the appealing words indicating problems and solutions are put into the same kitchen sink, namely development discourse. They sound plausible, thereby making it difficult for people to disagree with them. To avoid being trapped by words alone, attention need to be paid to "what is actually being done in the name of participation, empowerment, and poverty reduction, and to ask questions about the extent to which this represents real differences in practice" (Cornwall & Brock, 2005, p.1044).

Debates on the outcomes guide us to explore how to measure degrees of empowerment. An analysis done by Alsop & Heinsohn (2005) focuses such measurement on the capacity of making an effective choice. According to them, there are two critical factors affecting the capacity to choose. The first factor is

'agency': an actor's ability to make a productive choice. Indicators introduced to measure agency are 'asset endowments.' The assets that Alsop & Heinsohn (2005) list can be roughly categorized into either social or economic orientations. Social aspects include psychological, organizational, informational, and human assets; economic aspects contain material and financial assets. These assets are intimately related to one another. Increase of one asset has a multiplier effect to heighten other assets in consequence. For instance, education --a human asset-- not only expands the accessibility to information --an information asset-- and enhances the capacity of envisioning alternative options --a psychological asset (Alsop & Heinsohn, 2005), but also enlarges a chance to get better-paid, regular jobs which contribute to accumulation of material and financial assets. The second factor includes both formal and informal 'opportunity structures.' Formal structures denote legislative and regulatory frameworks; informal structures involve covert norms and customs operating at the level of subsistence. Given the fact that Alsop & Heinsohn's analysis is associated with the investigation of the World Bank's research team, it is not surprising that empowerment in their perspective draws on revisionist neoliberalism. This explains why the main argument of this measurement approach concentrates on (1) the degrees of empowerment within existing systems; and (2) the importance of institutional settings enabling the targets to empower themselves. Under the present dominance of the World Bank's enabling housing strategies in developing countries, this measurement approach provides a starting point to assess the progress of empowerment in the housing context.

5.3 Evaluation of Programs and Frameworks: Macro-scale Analysis

In the Philippines, a sequence of democratic pro-poor, local-based legislations since

1986 have urged socialized housing development for the underentitled through the reinforcement of participatory planning. A signature 'enabling' housing program invented in the new era is the CMP, widely regarded as a successful scheme advancing the improvement of informal settlements and the empowerment of marginalized communities. As Berner (2000, p.560) says, "the CMP was the first result of this (enabling) paradigm shift." This section begins with a review of the CMP before turning to an overall assessment of the existing housing framework (legislation and institutional settings), focusing on the way the framework has been put into practice.

5.3.1 Effectiveness of the Community Mortgage Program

The CMP, which was formulated in 1987 under the Aquino administration, was institutionalized under the UDHA of 1992. The program makes loans available to urban poor communities for land acquisition, housing construction, and/or site improvement without putting up collaterals. The average loan amount is PHP 31,000 per household at a subsidized annual interest rate of 6% to be repaid over a period of 25 years, provided by the National Home Mortgage Finance Corporation [NHMFC].[27] Its main budgetary support was confirmed by the approval of the CISFA of 1994. The basic scheme of the CMP is founded on incremental development. In many cases, loans firstly go to the purchase of land and site development comes after securing land titles. In general, the CMP adequately addresses and responds to the need of the marginalized with regard to the amelioration of their substandard settlements. In the period between 1989 and 2003, the total number of families and communities assisted by the program reached 140,650 and 1,126 respectively; its

[27] In 1994, the NHMFC was assigned to administer the CMP under RA No. 7179. The history of the NHMFC dates back to 1977: it was established by virtue of PD No. 1267. Later on, the NHMFC became as one of the key agencies in the implementation of the NSP under EO No.90 in 1986 and then, it was mandated as the major government home mortgage institution. In 1989, it was integrated into the big umbrella of the HUDCC under EO No. 357 (COA, 2000a).

repayment rate of 75% is the highest of all government housing loan programs (Mitlin, 2005). This success primarily owes to a low monthly amortization rate of the CMP: PHP 300 families on the average (Karaos, n.a.).

The CMP contains two innovative features. First, it requires target beneficiaries to organize a community association; and the land title secured through the CMP is transferred not to individual families but to the association. Apart from economic benefits such as material and financial assets, undergoing the process of forming the association brings considerable social gains. In the process, a sense of solidarity is born through participation, developing social capital among residents (Porio et al., 2004; Mitlin, 2005). In recent empowerment debates, the importance of social capital has been widely acknowledged as a means of binding communities together to help increase the political capacity for decision-making (Karaos, 1997; Mohan & Stokke, 2000). Porio et al. (2004) illustrate certain empowerment outcomes brought about by social capital: strengthening the association boosts confidence to negotiate with landlords and officials, and particularly women are more likely to find themselves empowered by playing key roles in the negotiations. Thus, community organizing becomes a source of psychological and social assets. Besides, the existence of a stable community association is critical for incremental development in communal infrastructure and environmental improvements that necessarily call for collective activities (Mitlin, 2005). In the course of collective activities, residents learn the meaning of participation and ways to mobilize common resources.

The second innovative feature of the CMP is the need for a financing plan originated by external organizations or agencies such as NGOs, LGUs, or national housing agencies.[28] An originator of the plan assumes responsibility for ensuring

[28] The fee for the origination is PHP 500 per family or 2% of a loan amount if it exceeds PHP 500.

compliance of documentary requirements and payment of amortizations. This mandate works effectively in encouraging communities to build collaborative networks with external institutions, notably NGOs. In addition to formulating the plan, NGOs provide assistance for community organizing and training (Porio et al., 2004), give legal information necessary for the application, facilitate negotiations with landlords, and offer other services such as surveying and consultations (Berner, 2000). More importantly, communities gain many opportunities to expand their networks with external organizations because the 'originator' NGOs perform brokering functions (for details, see Chapter 6). The second feature hence stimulates the cultivation of organizational, informational, and human assets. Both features combine to set up a conductive environment for satisfying Alson & Heinsohn's 'asset endowments.' In line with their discussion, the formal opportunity structure provided by the CMP has the advantage of strengthening the capacity of agency and promoting higher degrees of empowerment.

5.3.2 Critique of the Community Mortgage Program and Existing Legislative and Institutional Frameworks

Despite these advantages, the CMP has several drawbacks, many of which stem from the overarching enablement housing framework. Financial constraint is the first factor that has reduced the feasibility and sustainability of many housing programs. Between 1995 and 1998, the allocated budget through the CISFA for overall socialized housing programs totaled PHP 38.5 billion and PHP 12.5 billion of the budget was allocated to the CMP. Nevertheless, the amount of the total budget actually released was PHP 7.5 billion. For the CMP, less than 30% of its approved PHP 12.5 billion was released (ADB, 2001; Mitlin, 2005). In effect, the CMP has reached less than 4% of all the families living in illegal and substandard settlements nationwide (Berner,

2000). The latest data on the CMP shows that the scale of the program keeps shrinking. While PHP 2.7 billion was available to the CMP for the year 2000, only PHP 199 million was released during the first quarter of the year. In the following year 2001, this slowing-down trend was further apparent in that only PHP 38 million was released to cover merely 819 families during the first quarter of the year (Mitlin, 2005). Statistics reveals that, during the Aquino era from 1986 to 1992, the number of housing units provided was 268,249 against the estimated housing need of 2.6 million. During the Ramos era from 1992 to 1998, only 598,374 units were provided against the estimated housing needs of 3.7 million (ADB, 2001). In the subsequent Estrada and Arroyo administrations, albeit high priority being accorded to housing provision, socialized housing initiatives have further experienced a sharp downturn. Table 5.1 lists the number of housing assistance provided between 2001 and 2004. It shows that the accomplishment ratio of socialized housing (56%) is well below that of low-cost housing (122%). The decelerating rate of socialized housing provision is also reflected in the cutback of the CMP: the number of household beneficiaries severely declined from 28,474 in 2001, to 19,529 in 2002, and further to 11,453 in 2003 (NEDA, 2004).

Table 5.1 Housing Targets and Accomplishments

Housing Package	Target Households 2001-2004	Actual Accomplishments				
		2001	2002	2003	2004	2001-2004
Socialized (below PHP 225,000)	880,000	207,940	118,987	84,716	81,853	493,496
Low Cost (PHP 225,000 to PHP 2 million)	320,000	54,447	74,306	114,507	146,067	389,327
Total	1,200,000	262,387	193,293	199,223	227,920	882,823

Source: NEDA (2004, p.59, quoting the HUDCC)

Contextual reasons for the overall decrease of socialized housing and increase of low-cost housing are at least two-fold. First, policy-makers, housing-related officials, and the private sector tend to concentrate on new housing constructions rather than existing stock improvements and utilization. While the promotion of the private sector's involvement has occupied an important part of the Philippines' enabling strategies, the construction of cheap socialized housing which produces only nominal profits has not attracted bottom-liner companies. The increase in low-cost housing provision might signal a loss of the private sector's interest in socialized housing. This shift is largely concerned with the second contextual issue: the rapid rise of urban land prices. The effectiveness of the CMP was comparably high at its initial stage when land prices remained affordable; however, the escalating land prices in Metro Manila have made it almost impossible to implement in-city socialized housing programs. "In short, the CMP alone is not suitable to solve the sharpening contradiction of high land prices and the low income of the large majority of the population. Under market rules, it would at best produce middle-class settlements on the urban fringe" (Berner, 2000, p.561). In spite of a very efficient building industry and relaxed standards and regulations for low-cost housing, even the cheapest housing units constructed by unsubsidized private developers were not within the reach of many low-income households (Strassmann, 1996). Moreover, high land prices in urban areas also led to an amendment of the UDHA. Under the original UDHA, the private sector had to construct the required socialized housing within the same city/municipality as the main project; but the amendment made in 1994 permitted an attached socialized housing project to be carried out in an adjacent city/municipality. In effect, the locations of socialized housing tend to be in remote, peripheral areas isolated from livelihood activities and social housing programs started shifting

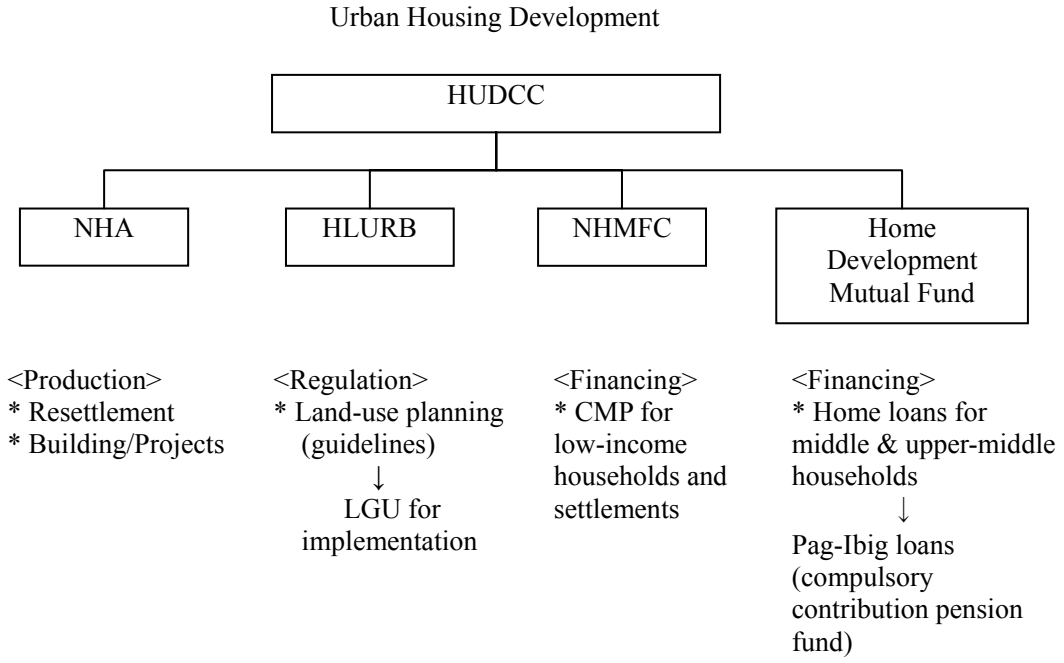
attention to suburban resettlement development instead of on-city improvement.

Interest in resettlement schemes became most strongly evident during the Estrada era. The Estrada administration enthusiastically committed itself to developing large-scale resettlement sites like Erap City for informal settlers living along rivers and tributaries (Porio, 2001). This orientation clearly exemplifies the state's attitude toward soaring land prices: the preference is to divert development focus to the suburbs rather than to plow funds into urban land reforms. In his critique of the Philippines' enablement framework as a neoliberal, market-driven approach, Shatkin (2000, p.2360) sets forth that "as a result of …reforms (based on the enablement model), national governments are able to cut expenditures while also accessing the resources of international organizations, local governments gain increased autonomy, the for-profit private sector gains freedom from much central state regulation and civil society organizations are provided with opportunities to influence decision-making… (However, the enablement model) also stresses that governments should refrain from intervening in land markets." In contradiction to anticipated outcomes, the enabling housing approach in the Philippines indeed has brought the diminution of government's accountabilities and responsibilities for overall development activities.

One of the most controversial parts of the enabling housing strategies concerns the progress of institutional-loaded reforms. The Philippines' experience offers a good example demonstrating that facilitation of appropriate institutional settings is not sufficient. The idea and content of the LGC and the UDHA constitute a progressive yardstick for socialized housing development and people's empowerment. Nonetheless, problems exist in the operation phrase. Many local NGO staff lament, "the concepts behind the legislation are impressive, but the problem lies in their

institutionalization and operationalization." In the case of the CMP, the insufficient capacity of handling agencies, especially the NHMFC, has redounded to administrative delays and an increasing backlog (Berner, 2000). For example, the completion of CMP projects from the time of submitting an application to finalizing financing has often been prolonged to three years. Such inefficiency is mainly attributed to existing structures, particularly in the excessive centralization of all the procedures at the NHMFC head office in Manila (ADB, 2001). To cope with this problem, NGOs has proposed the creation of an autonomous corporation for the CMP: the Social Housing Finance Corporation [SHFC]. The SHFC shall serve as the primary institution in charge of addressing the housing needs of the poorest 30% households; and the CMP assets shall be transferred to the SHFC (Porio et al., 2004; Mitlin, 2005).

Figure 5.1 National Agencies in Housing Development under the HUDCC



To activate operationalization and simplification of the established institutional settings, several proposals for realigning the settings have been placed on

the planning agenda. The Mid-term Philippine Development Plan of 2004-2010 prepared by the National Economic and Development Authority [NEDA] (2004) specifies in the Action Plan of Legislative Agenda the need to enhance the institutional capacity of housing related agencies. In addition to the creation of the SHFC, the agenda includes, first, the elevation of the HUDCC to the Department of Housing and Urban Development [DHUD] as a leading government agency responsible for dealing with rapid urbanization, urban poverty, growth disparities, and precarious urban environments. The HUDCC has been set up as the consolidated administrative agency tasked to supervise various national agencies involved in housing development (see Figure 5.1); but its organizational structure has systematically forfeited power to others. The elevation into the DHUD, which is expected to function as the 'one-stop' agency, will streamline the procedures while harmonizing all housing related agencies (NEDA, 2004; Porio, 2001).[29] Another important plan embraced in the agenda is the foundation of Local Housing Boards [LHBs] in every city and municipality. LHBs shall function as a stepping-stone, taking the people's voice up to the higher authorities. Despite the ongoing decentralized efforts, the LGUs' contribution to the existing housing framework remains low. Two reasons account for this. First, LGUs have often hesitated to observe the UDHA because certain provisions are politically sensitive, such as the identification of vacant land for socialized housing because the land is owned by politically influential groups (Shatkin, 2000). Second, housing programs for the urban poor have been largely initiated by the national government so that LGUs have in general depended on the national government for implementing housing solutions (Karaos, 1997). Thus, the LGUs' accountabilities mandated in the

[29] The proposal of the transforming the HUDCC into the DHUD was sent to the Philippine Congress during the Estrada era; however, this reform had to be postponed due to the change in the administration to the Arroyo government in 2001 (Porio, 2001). The role of the DHUD --policy and plan formulation and overall management of urban development-- is well defined in the ADB's study, *Institutional Strengthening of the Housing and Urban Development Sector* (Ragradio, 2003).

LGC and UDHA have not been actually fulfilled. It is hoped that the foundation of LHBs would raise the LGUs' capacity for independent intervention to complement deficiencies of the national government's housing programs.

In spite of its ambitious envisioning, however, the agenda has faced substantial delays in the actual operationalization. For instance, the SHFC was created in January 2004 by virtue of EO No.272; but it has not been registered yet as of July 2005. Furthermore, the foundation of LHBs has not been approved by the Congress. In order to inform the public of this delay and demand quick action from the state, the Urban Poor Alliance (2005), a consolidation of hundreds of NGOs, POs, academics, and other third parties, took out a full-page advertisement in a major newspaper, *Philippine Daily Inquirer*, on July 10, 2005. In the advertisement, the Urban Poor Alliance (2005) also claims the establishment of an autonomous commission to ensure proper implementation of Section 28 of the UDHA with the authority to investigate violation and prosecute violators. Section 28, which prohibits evictions without relocation sites provided, has never been effectively applied. In reality, forcible demolitions have continued even after the passage of the UDHA (see Table 5.2). According to a study conducted by the Urban Poor Associates [UPA], a weighty NGO specializing in the issue of anti-eviction, only 401 out of the 11,480 displaced families received relocation sites or cash compensation in 1996 (UPA, 1998). These figures imply that the rate of compliance to Section 28 was only 3.5%.[30] This complication well illustrates that enacting legislation is not enough; what is urgently needed is the facilitation of adequate institution settings to realize operationalization.

[30] Reasons of this low compliance rate are three-fold: (1) many LGUs are not committed to relocation programs for the families evicted from privately-owned lands (Karaos, 1996), (2) in most of the cases, renters or sharers in settlements are excluded as beneficiaries while the UDHA originally counts them in as beneficiaries (UPA, 1998), and (3) extension of moratorium on demolitions under the UDHA was defied by President Ramos in September 1995 and his veto turned into a major setback for the implementation of the UDHA (Karaos, 1996).

Table 5.2 Demolition and Relocation in Metro Manila, 1986-1999

Year	No. of informal settlements demolished	No. of household structures demolished	Type of property		Provided with relocation sites
			Public	Private	
1986-91	278	600,000	-	-	90% no relocation
1992	68	13,671	37	22	Hardly any relocation
1993	42	11,621	25	15	67% no relocation, 31% relocated, 2% with cash compensation
1994	28	1,799	19	8	<55% relocated
1995	16	4,895	8	8	81% no relocation, 13% temporarily relocated, 6% relocated
1996	>28	6,975	11	9	75% no relocation, 14% with cash compensation, 7% relocated, 4% temporarily relocated
1997	16	8,067	10	4	31% relocated
1998	20	3,882	14	6	86% relocated
1999	16	2,424	7	8	17% relocated

Source: Antolihao (2004, p.8)

In sum, the Philippines' enabling housing strategies contain elements of 'top-down' empowerment. While certain housing programs targeting low-income households, notably the CMP, have obtained success in heightening the degrees of empowerment to some extent, the Philippines' experience reveals several lessons. First, the strategies present no viable solution to untangle distorted urban land markets. Second, the private sector's contribution to socialized housing remains small and ineffective. Third, outcomes of 'top-down' empowerment depend largely on the institutional capacity to operationalize existing pro-poor legislations. Fourth, institutional settings are not flexible and dynamic to respond to up-to-date situations.

5.4 Degrees of Empowerment in Households and Communities: Micro-scale Analysis

In addition to macro-level analysis of the operationalization of planning frameworks,

closer scrutiny at ground level would be useful in understanding the reality of empowerment among households and communities. Empowerment consists of multiple social, economic, and political dimensions. In Alsop & Heinsohn's asset endowments above, manifold factors are intricately encompassed: social, human, psychological, organizational, informational, material and financial assets. Increase of an asset is intertwined with increase of another asset. Thus, analyzing correlations among assets would help us understand the complexities of the empowerment process.

Flows of empowerment processes are not uniform. Instead, they depend on the specific context. Roughly classified, there are two models demonstrating empowerment paths. The first type [Model I] starts with empowerment of individual households and then extend up the scale to bigger units. The underlying purpose of Model I is to enhance social mobility of a household and lead to a realization of collective empowerment at the community level. The second type [Model II] is based on expectations of a trickle-down effect, i.e. taking off with community empowerment and then channeling it to the individual household level. In Model II, social mobilization comes first to pursue common interests for an entire community.

Figure 5.2 Street View of the Buayang Bato Community

Figure 5.3 View of the 787 Quezon Avenue Community

Figure 5.4 Street View of the 13th Street Community

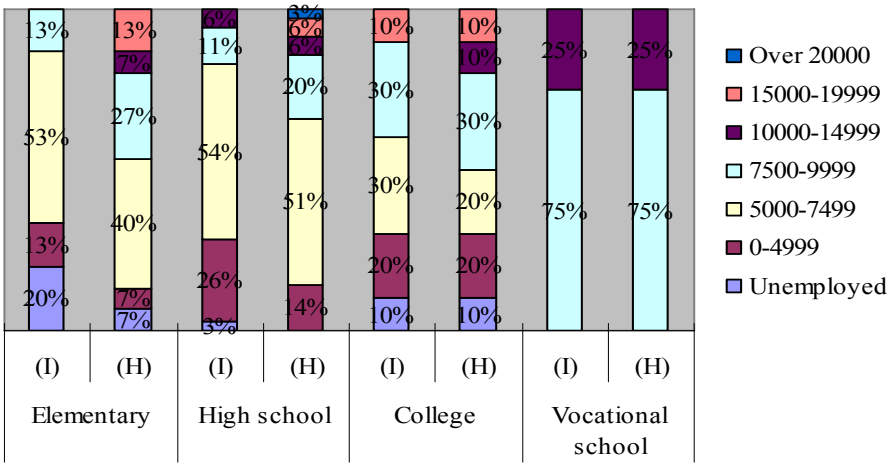
In order to explore the processes and models of empowerment in the context of housing development, this section introduces results of surveys in three communities with different backgrounds and compares them. The first community is the GK Buayang Bato community located in Pasig City along the Pasig River (see Figure 5.2). This community succeeded in securing land titles and started upgrading of the settlement with the assistance of a prominent NGO: Gawad Kalinga. The second is 787 Quezon Avenue Neighborhood Association situated on a riverbank of the Pasig River tributary in Quezon City (see Figure 5.3). This community is designated as one of the affected informal settlements in the PRRP (for details, see Chapter 7) and has been fighting against forcible eviction in close conjunction with Quezon City-based NGOs. The third is 13th Street Neighborhood Association sitting at the dead end of a street in Quezon City (see Figure 5.4). In this community, no external support or interventions exist as it tries to shield itself from demolition. The main focus of this comparative study is to uncover how the security of land titles and the existence of external assistance affect residents' perceptions toward housing improvement and degrees of empowerment of households and communities.

5.4.1 Empowerment Model in the Context of Housing Development

At the outset, this section starts with discussions of generally assumed correlations in Model I to grasp the inadequacies of the model. Regarding social mobility on an individual household scale, one of the positive correlations is found between education --human asset-- and income --financial asset: higher educational level, larger income. Results from the three communities substantiate this correlation. Figure 5.5 shows the percentages of monthly income groups by educational attainments at both individual (I) and household (H) levels. Graphs in the category (I) are drawn based

on income of an individual household's head by her/his educational backgrounds; graphs in the category (H) collate data on total households' income by the head's educational attainment. At the individual level (I), 87% of the heads with only elementary education fall into income segments below PHP 5,000. Yet at the household level (H), that percentage reduces to 54%; in fact, 20% of them reach higher income segments over PHP 10,000, and unemployment rate drops from 20% to 7%. These observations imply that households in this group comprise multiple breadwinners to obtain a livelihood. In contrast, college and vocational school graduates maintain almost the same percentages at both individual and household levels. This suggests that households in these groups with tertiary education records consist of a single breadwinner, whose income level is relatively high.

Figure 5.5 Percentages of Monthly Income Groups by Educational Attainments



In addition to higher salary, college and vocational school graduates are more likely to enjoy job stability. By looking into job types by educational levels, it reveals that jobs taken by those with elementary and high school education require low initial investments and skills. For example, waster pickers and garbage collectors are mainly found in the 'elementary' group; tricycle/jeepny drivers are the dominant job

available to the 'high school' groups. On the contrary, a substantial number in the 'college' and 'vocational school' groups tend to obtain positions at company as technicians or professionals (see Figure 5.6). The hypothesis that education contributes to enhancement of financial assets --income-- and psychological assets --the stability of earnings-- seems valid.

Figure 5.6 Types of Jobs by Educational Attainments

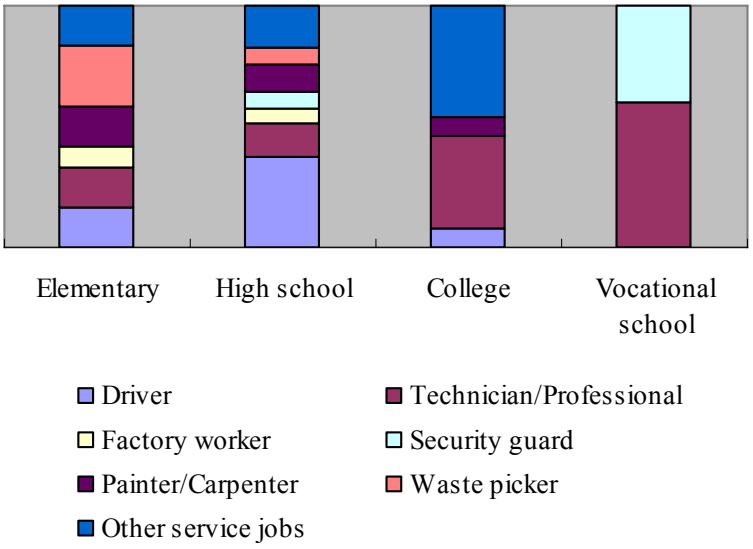


Figure 5.7 Income Distribution of the Three Researched Communities

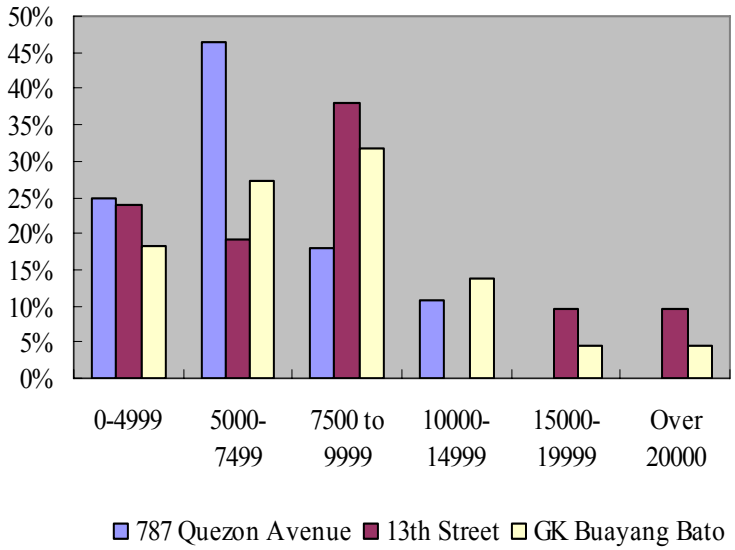


Table 5.3 Educational Attainments in the Three Researched Communities

	Buayang Bato	787 Quezon Avenue	13th Street
Elementary	17%	21%	19%
High school	63%	65%	50%
College	14%	14%	23%
Vocational school	6%	0%	8%

Next, the relationship between the level of financial assets and the security of land titles is analyzed to find out whether secured titles are related to higher income. Figure 5.7 shows income distributions of underentitled communities --787 Quezon Avenue and 13th Street-- and a land-secured community --Buayang Bato. Comparison between 787 Quezon Avenue and Buayang Bato presents a clear correlation between secured titles and higher income: the average monthly income per household in 787 Quezon Avenue, PHP 6,089, is far below the one of Buayang Bato, PHP 7,811. However, the result of 13th Street throws doubt on this correlation as its average monthly income of the settlement, PHP 8,492, records the highest among three communities. A possible reason for this lies in educational attainments of households' heads. As Table 5.3 exhibits, 31% of the households' heads in 13th Street have tertiary education. At a glance, educational levels in 787 Quezon Avenue and Buayang Bato look similar except in terms of the percentage of vocational school graduates. Yet there is a decisive factor differentiating the average household incomes of the two: the percentages of multiple breadwinners. An interesting finding in this light is that the incidence of multiple breadwinners in a household is critical in defining the economic capacity of the household rather than the educational attainment and occupation of the household head and members. In 787 Quezon Avenue, only 15% of the total households have multiple breadwinners compared to 30.3% in Buayang Bato and 37% in 13th Street. In analyzing a profile of households earning over PHP10,000 a month, multi-breadwinners households account for 80% in Buayang

Bato and 75% in 13th Street[31]; but the percentage in 787 Quezon Avenue is 0%, indicating all households with the income levels over PHP10,000 make a living through earning of a single breadwinner. In this context, establishing a multiple-breadwinner system is a means of improving organizational assets at the individual household level to compensate for a lower level of educational assets. Therefore, as Friedmann (1992) mentions, the 'household' should be recognized as the most fundamental unit of civil society nurturing organizational assets, where various negotiations take place in terms of conducting consumption, production, and reproduction activities and distributing resources.

Another crucial parameter wielding an influence on human and financial assets is the existence of international migrant labor --overseas Filipino workers [OFWs]. In 787 Quezon Avenue, the percentage of households where members have sought work overseas remains negligible, only 2%, as against 22% and 21% in Buayang Bato and 13th Street respectively.[32] While migrant remittances[33] are first of all allocated to everyday household expenditures, residual amounts are used to cover educational costs for other household members. In other words, certain portions of financial assets are translated into improving human assets (rather than material assets such as land). This is the preferred household strategy given the widely held assumption that higher education will ensure better job status and income and enhance social mobility. As a result, investment in land and/or housing has lost out in terms of priority, accounting for the fact that sometimes, no obvious difference can be spelled out in terms of income distribution between secured- and unsecured-land communities.

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[31] The household, whose monthly income is the highest of all respondents, PHP30,000, contains five breadwinners.

[32] These figures would affirm that the transnationalization of labor among the urban poor is a key to enhance the economic viability of a community and increase social mobility of a household.

[33] The amount of remittance ranges from PHP 5,000 to PHP 15,000 a month.

Therefore, higher human and financial assets may not be translated into investment in improving physical housing conditions. Comparisons between 13th Street and 787 Quezon Avenue underpin this point. Despite the higher average income of 13th Street, the percentage of households living in a multiple-room unit is far lower than in 787 Quezon Avenue. In 13th Street, only 7% of households reside in a unit with more than two rooms compared to 32% in 787 Quezon Avenue, which is in fact the highest among the three communities. Moreover, with respect to basic utilities and furnishings, the 787 Quezon Avenue community enjoys more secured and stable service provision. The installation rate of water-pipes and meters by the Metropolitan Waterworks and Sewerage System [MWSS] is high, and a considerable number of households have access to electricity provided by a private company called Meralco. In contrast, basic utilities provision in the 13th Street community is rather poor. Only one water stand has been set up by the MWSS, so the residents basically get water from the stand and save it in tanks. As for electricity, 61% of the households are categorized as either 'jumpers' (illegally tapping electricity from neighbors and paying a nominal fee or nothing for it) or have 'no access.'

In short, while there are synergies between improving human and financial assets, the link connecting these assets with housing improvement tends to be problematic. In fact, of all respondent households in two underentitled settlements, none of the households with an OFW member has spent any of the remittances on housing repair/improvement and land acquisition. Furthermore, households with savings for housing upgrading account only for 14% and 18% in the two settlements respectively. Instead of envisaging a long-term goal like housing development and saving money for it, people are more likely to allocate financial assets to the purchase of less expensive, quick-to-obtain material assets. This is partly because unceasing

threats of eviction and arson direct people to invest not in unmovable properties like housing/land but in movable goods like home appliances.

To approach the issue differently, housing development requires community empowerment. The improvement of the living environment must embrace security of land tenure, installation of basic utilities, and facilitation of a safer built-environment on the community scale. Hence it entails increase of the community's institutional capacity to consolidate collective efforts and bring about consensus among residents. As the analysis of the survey results illustrates, enhancement of social mobility at the individual household level does not lead to substantial actions toward the amelioration of the living environment. It must be acknowledged that Model I is somewhat flawed in defining financial assets as a dependent variable. Greater economic power will not always produce a higher motivation toward housing improvement. Financial constraints are no doubt a well-known impediment to housing improvement; nonetheless, effective strategies need to go beyond financial assets to better focus on institutional constraints --weak social and organizational assets-- that hinder social mobilization of the marginalized groups.

5.4.2 Enhancement of the Community's Institutional Capacity: the Role of Social & Organizational Assets

Housing improvement actions are associated with strong social and organizational assets, which are the foundation of increasing the community's institutional capacity. First, in order to gauge the priority accorded to social assets as against other material assets, one of the questions in the survey asked respondents to give a ranking of the following five criteria: land/house titles, basic utilities, built environment, location, and social relationships.

As can be seen from Figures 5.8 to 5.10 respondents give greatest emphasis to

Figure 5.8 Housing Priorities in the 13th Street Community

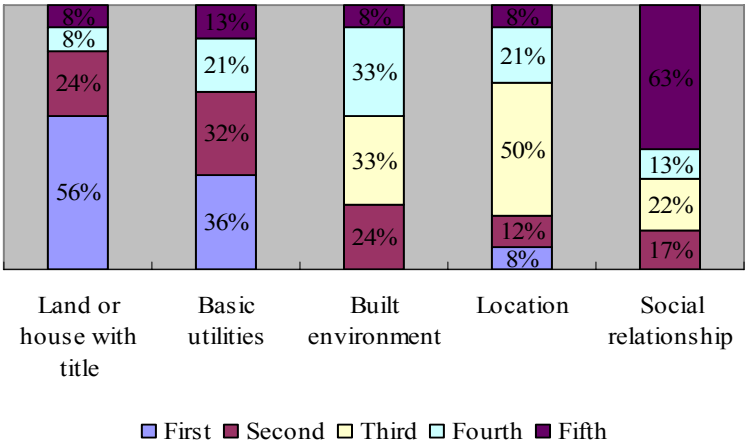


Figure 5.9 Housing Priorities in the 787 Quezon Avenue Community

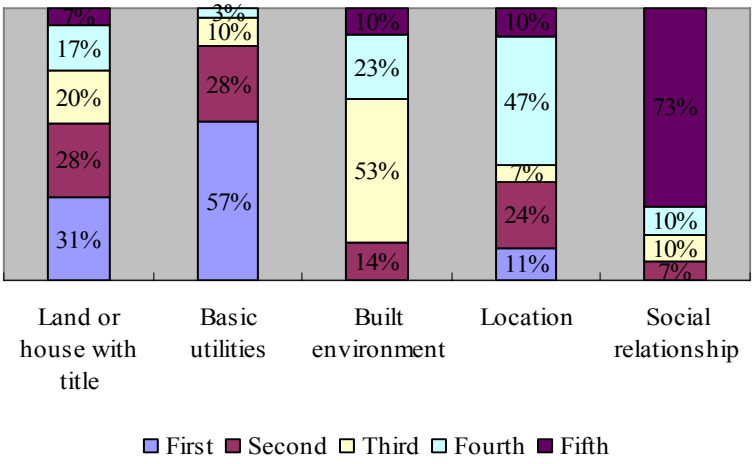
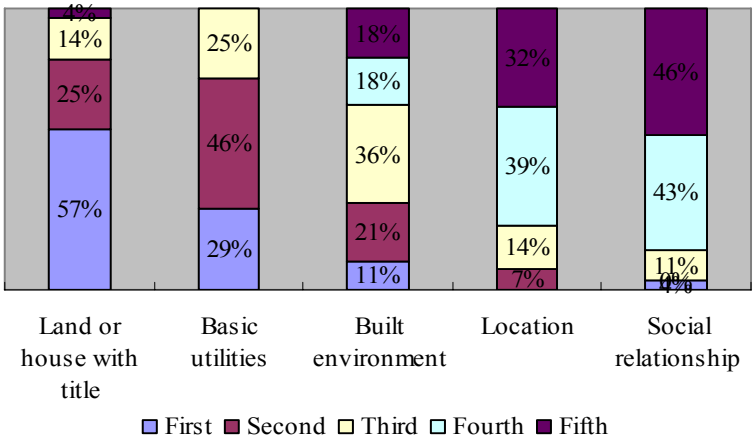


Figure 5.10 Housing Priorities in the Buayang Bato Community



either secured titles or basic utilities. The results also reflect complications specific to each community. In the 13th Street community, a relatively higher priority is given to 'location': around 70% of the respondent households rank this at least third. This emphasis on 'location' might be explained by the current geographical condition of the community: it sits within a quiet neighborhood a few blocks away from a major corridor, accessible to various facilities and worksites. Due to the present convenient location, residents are inclined to stress the importance of location. In the 787 Quezon Avenue community, half of the households gave the third rank to the built environment, followed by secured titles and basic utilities. This result seems logical in view of the fact that the community stretches along at a river bank, facing the risk of flood on a daily basis. The first floors of homes are completely flooded every time it rains and the river level rises. Such a precarious condition has led the residents to give more attention to a built environment which ensures the safety of the living sphere.

In terms of social assets, one hypothesis posited is that a lower degree of social assets is linked with lower achievement in housing improvement. This is borne out in Figures 5.8 to 5.10 to some extent. There seems to be a difference in terms of the importance placed on social assets between informal and legalized settlements. The community with secured land titles --Buayang Bato-- shows a slightly higher emphasis on social relationships with other residents. In both the 13th Street and 787 Quezon Avenue communities, the majority of the households accord the lowest rank to the social component of housing: 63% and 73% respectively. In contrast, this percentage drops to 46% in the Buayang Bato community. To further explore this point, a key question is whether the higher emphasis on social capital in Buayang Bato is a consequence brought about by the security of land titles. If this is the case, it

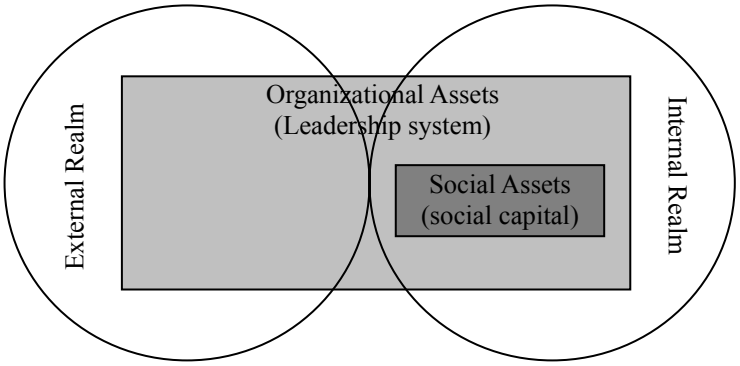
would mean that the development of social assets comes after the reservation of material assets. If not, it suggests that the Buayang Bato community's success in defending their living space is the result of stronger social assets. A useful parameter to consider here is the length of settlement as it can be assumed that a longer length of stay facilitates stronger social capital among households. Considering the fact that the percentages of the households who have lived for over thirty years in Buayang Bato (83%) strikingly outweighs those at the 13th Street and the 787 Quezon Avenue communities (33% and 14% respectively), it is likely that (1) shared experience over the years of defending their place against eviction and other encroachment contributes to the creation of thicker social capital and/or (2) considerable social capital accumulated over a long time leads to a success of defending the existence of a community in the face of demolition.

An interesting finding that emerged during fieldwork is that a weaker emphasis on social assets at the individual household level does not necessarily indicate a lower degree of organizational assets at the community scale. Organizational assets are converted into a tangible form of 'leadership system' in the community known as POs in the Philippine context. For example, the percentage of households who gave the lowest rank to 'social relationships' is the highest in 787 Quezon Avenue (73%); yet the community's PO can be said to be rather active in bringing together residents' voices, representing them in terms of rights and complaints, and expanding the community's networks with external institutions. POs serve as a mechanism to encourage residents' participation in community improvement activities.

As Figure 5.11 shows, there are two realms where organizational assets operate: internal --within a community-- or external --outside a community. The case of the 787 Quezon Avenue community suggests that organizational assets operating in

the internal realm are useful in nurturing social assets through the pursuit of common interests such as housing improvement. In turn, the enhancement of social capital helps to consolidate the leadership system. In effect, the combination of social and organizational assets will increase the community's institutional capacity.

Figure 5.11 Operating Realms of Organizational Assets



This study also casts a particular spotlight on organizational assets operating in the external realm. As the CMP case clearly demonstrates, the third party, notably NGOs, plays an indispensable role in boosting community empowerment. What has caught the eye of external institutions is a reliable leadership system representing a community and increasing its members' aspirations to make collective actions happen. Field interviews with several NGOs staff point out that a decisive factor in raising the possibility of gaining NGOs' assistance is the reliability of an existing PO or the potential of a reliable PO.[34] 'Eligibility' to become a NGO-assisted community partly depends on the strength and stability of a PO. The nature and strength of POs in turn depend on contextual factors including the probability of eviction. For instance, a relatively energetic PO is found in the 787 Quezon Avenue community that has faced the risk of immediate eviction. On the other hand, the PO of the 13th Street

[34] As for NGOs offering trainings or community based programs, they usually complete a preliminary survey in the selection process to assess the community's ability of being a member.

community serves as a 'formality' for registration purposes since the risk of demolition remains low given its location in a place where further development is not likely to occur. From this comparison, the risk exposure is a decisive factor urging a PO to become more proactive and to seek support from external institutions. At present, as contrasted to the 13th Street community where no NGOs' assistance exists[35], the 787 Quezon Avenue community has been under the patronage of two prominent networked NGOs in Quezon City: the UPA and the Community Organizers Multiversity [COM]. As a whole, the presence or absence of networks with NGOs can be read as a useful indicator showing the degree of organizational assets, which greatly determines the probability of turning social assets into political actions.

5.5 Concluding Remarks: Enabling 'Networking' and Empowerment

The enabling strategies advocated by influential international organizations like the World Bank and the UNCHS have served as a dominant framework formulating housing programs for the marginalized in developing countries. The theoretical and practical underpinnings of the enablement approach originated in neoliberal thought; yet, the approach is not conditioned by 'fundamental neoliberalism' which primarily relies on the power of markets. Rather, it is premised on 'revisionist neoliberalism' which respects the third power of civil society by launching locally-driven legislation. In this light, together with decentralization and devolution movements, enabling strategies have been favored by many governments in developing countries as a method to democratize the planning process and empower the marginalized through

[35] In the Philippines, it has become customary that any community exist under tutelage of churches in the parish. Many churches provide free medical/educational services to informal settlers who belong to a church's Basic Ecclesial Community [BEC]. The 13th Street community is also a member of the BEC under Mt. Carmel in Quezon City. By organizing a series of bible sessions on a regular basis, BECs have played an important role in giving people great spiritual comfort; however, they rarely provide assistance or solutions to cope with housing-related problems.

citizen participation.

Current planning frameworks for housing development in the Philippines adhere to the line of 'revisionist neoliberalism.' As well manifested in the CMP case, the state presents an enabling framework to promote the improvement of housing conditions and its associated empowerment, which are to increase people's active participation into program development and implementation. An interesting point revealed by the macro-scale and micro-scale analyses of this chapter is a gap in understanding profiles of the urban poor. As the micro-scale analysis highlights, the urban poor can be no longer treated in a monolithic manner, because the socio-economic level of 'urban poor' households indeed vary. Disregard of ongoing stratification among the urban poor causes the failure of specifying beneficiaries, explaining why many housing programs for the underentitled have not been able to reach the real needy.

In order to mitigate such gaps, effective utilization of the third party grounded in the field has been widely claimed in the policy arena. One of the great emphases is put on the internalization of NGOs' contributions within formal planning frameworks. Renewed legislations in place prescribe NGOs as a catalyst to add further dynamism to the fostering of socialized housing for the marginalized. For example, NGOs are designated as an inevitable originator in the pursuance of the CMP. Even within the 'top-down empowerment' framework, Filipino NGOs are not always subordinate to the state, functioning as a lobbying body to demand effective operationalization of the frameworks. In this sense, the potential to evolve the frameworks may rest on internal reforms pressed forward by NGOs. The importance of external interventions particularly made by NGOs has also been validated by the micro-scale analysis on communities. The analysis draws on the hypothesis that the improvement of informal

settlements would require community-wide social mobilization for collective actions; and expanding networks with external organizations increases the possibility of realizing such mobilization. In this regard, structural examination of 'networking' is critically called for to identify political correlations among concerned actors/parties. Detailed analysis of social-political networking evolving particularly from NGOs in the Philippine context is useful to comprehend concrete functions of NGOs as a mediator and broker, power relations within networks, advantages and disadvantages of the third party interventions. The next chapter probes these points to elucidate NGOs' strategies for strengthening their influences at local and international grounds.

Chapter 6

Structures of 'Socio-Political Networking': NGOs as the Center of Interactions

6.1 Introduction

The Philippines is widely known as one of the largest nodes of civil society activities in the world. The number of civil society registered with the Securities and Exchange Commission [SEC] has reached over 60,000 nationwide, including civil clubs, professional associations, POs, and NGOs.[36] Among these, so-called development-oriented NGOs account for 3,000 to 5,000. As for the geographical distribution of development-oriented NGOs, the largest concentration is found in Metro Manila. The augmentation of the number and scope of NGOs has been greatly hastened by the introduction of democratic legislation since 1986. Within the paradigm shift from monocentric to polycentric power structures, the role and capacity of NGOs in adapting development programs to particular local conditions has received recognition. As collaborations between the public sector and NGOs increase, NGOs are rapidly gaining centrestage in the mainstream of planning.

As described in the previous chapter, the advancement of community empowerment is facilitated by establishing access to a third party, notably NGOs. An important question hence concerns how an informal settlement engages in 'socio-political networking' beyond the boundaries of the community to broaden its supporting base and to gain a greater voice in the politics of planning. This chapter engages in a structural analysis of Filipino NGOs in order to identify the complexity of social linkages and power relations in the external realm. It examines the formation and enlargement of NGO alliances and the integration of communities into these alliances. From a macro-scale perspective, NGOs restructure and transcend their domestic playgrounds, obtaining more political and financial clout internationally. The increasing significance of NGOs has invoked a paradigm shift of project models

[36] POs, such as community associations, refer to primary grassroots organization run on a voluntary basis. They also function as gateways to external institutions. On the other hand, NGOs are intermediate institutions with full-time staff, providing various assistances to POs (ADB, 1999).

employed by powerful multilateral funding agencies such as the World Bank and the ADB. Recently, these international institutions have become more receptive to the espousal of more democratic, participatory models which emphasize the roles of NGOs and communities. At the local scale, 'grassroots level' hierarchies develop among the different organizations: rather than equal partnerships through horizontal ties, the relations between NGOs and communities (POs) are inclined to be vertical according to inflows and outflows of resources. Hierarchization has emerged at the grassroots level, leading to the formulation of a power structure within 'bottom-up' entities. Within this hierarchy, the rise of NGOs may have possible adverse effects on communities' self-empowering capability. By focusing on NGOs as the intersection of local and international linkages, this chapter introduces findings of field interviews, attempting to investigate current socio-political networks among concerned parties in housing development.

6.2 Enlargement of Community's External Contacts through NGOs

"Significant in the evolution of Philippine NGOs is the marked growth of NGO networks that may be issue-, area-, or sector-based" to build mutual support, share resources and expertise, and conduct joint activities (ADB, 1999, p.8). In the Philippine context, where many NGOs are intensively intertwined through numerous channels, a community does not need to have multiple contacts with different NGOs. In fact, multiple contacts may prove counter-effective in that NGOs generally offer assistance to a community without other external interventions. This is to avoid possible redundancies and conflicts with other parties. In this regard, constructing a bridge with the 'right one' is most critical because a primary NGO performs brokering functions between sources of external assistance and communities, helping

communities expand their networks.

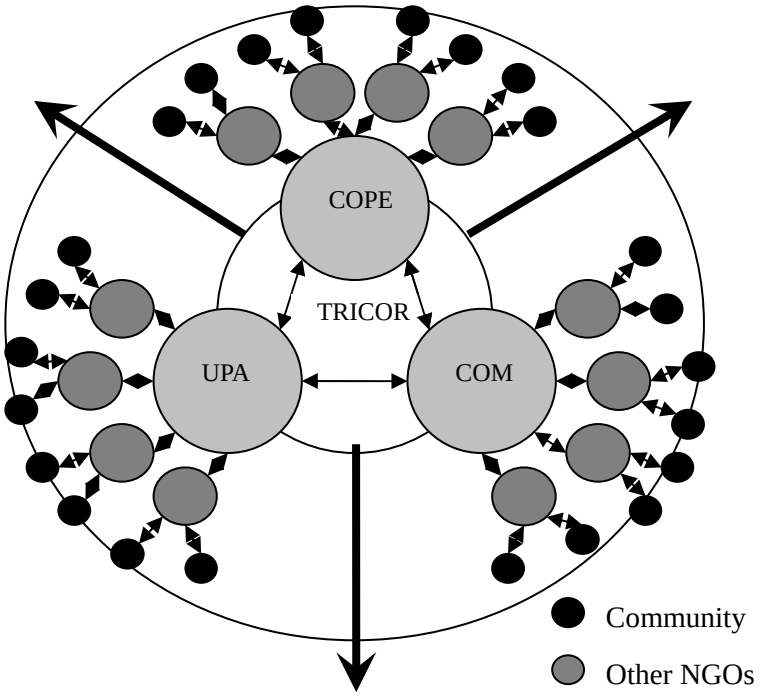
An NGO alliance named TRICOR, in which the 787 Quezon Avenue community participates, provides a good example to demonstrate NGO interactions. TRICOR is composed of three Quezon City-based influential NGOs and each of them has its own distinctive tasks and visions: (1) the Community Organization of the Philippines Enterprise Foundation [COPE] mainly focusing on community organizing by assisting community-based development; (2) the UPA specializing in the issues of crisis intervention and anti-eviction by providing legal consultations; and (3) the COM engaging in training programs by offering modules for raising a community organizer.[37] The underlying principle of TRICOR is to conduct joint sessions and staff development through sharing programs and resources while each of them has its own organizational structure, funding sources, and local and international networks. None of them may be approached by individuals. Communities must have POs serving as a communication window with TRICOR. In the case of the 787 Quezon Avenue community, a division of the tasks between the COM and the UPA is clearly set up. The former upholds the community's flood control planning and the latter gives legal assistance concerning eviction.

As Figure 6.1 shows, the three organizations of TRICOR fulfill a referral function to link communities and associated NGOs to one another. Even though the diagram may give an impression that the networks are aligned vertically, they are in essence defined by horizontal relationships. There are two principles that rationalize the expansion of NGOs networks. The first principle is the consolidation of NGOs' powers towards serving the common interest while the second principle is to compensate where expertise is lacking to achieve the same interest. For example,

[37] The origin of these three NGOs is the same: the Philippine Ecumenical Committee for Community Organization --known as PECCO-- which initiated the vitalization of grassroots movement during the Marcos era.

since the UPA does not offer any technical service for the improvement of substandard living environment, it has fostered relationships with a NGO catering to this purpose: the Technical Assistance Organization [TAO-Pilipinas] dealing in services of such as drawing site-development and subdivision plans and teaching know-how of self-help housing construction. The TAO-Pilipinas basically provides technical assistance to

Figure 6.1 Enlargement of NGO Networks: the Case of TRICOR



communities via representative NGOs. Concessions and service fees ranging from PHP10,000 to 15,000 per hectare, are paid by NGOs. NGOs use the plan prepared by the TAO-Pilipinas for communities to apply for housing programs such as the CMP. Relationships between the TAO-Pilipinas and the UPA depict a brokering function of NGOs. It means that contact with an NGO with a broad alliance allows a community to receive assistance from organizations inaccessible without a referral. Being part of an NGO alliance also gives a community the chance to get acquainted with other

communities in the same disadvantaged position. Accordingly, communities' interconnections have built the foundation of forming working groups among the marginalized. To cite a case, the 787 Quezon Avenue community has joined two working groups under the supervision of TRICOR: the April 30th Working Group[38] and Ugnayang lakas ng mga Apektadong Pamilya sa Baybaying Ilog Pasig [ULAP] (the Powerful Alliance of Affected Families along the Pasig River) to be described in Chapter 7. The formation of a working group strengthens consolidated power of the marginalized in the external realm; while participation in the group enhances the institutional capacity of POs through working as a representative of a community.

Enlargement of the networks contributes to the capacity for NGOs to gain greater acceptance from other external parties. The broader the networks, the more visible the NGO in positioning itself within the politics of planning. This is the basic rationale behind NGO networks attempting to extend their spheres of activities and to stretch their arm to LGUs, churches, academics, research institutes, and international organizations. In short, NGO alliances serve as the bedrock from which to intervene in housing politics beyond the local grassroots level.

6.2.1 NGOs' Position in Local and International Axes

Nowadays, NGOs tend to locate themselves at the intersection of local and international axes. As part of the movement for universal human rights, formulating coalitions between local and foreign NGOs has been espoused in the international community as a means to perform watchdog functions through information exchange and lobbying activities. On the issue of housing development for informal settlers,

[38] The formation of the April 30th Working Group derives its origin from a political rally against forcible eviction on April 30th, 2000. Until today, the total number of its member POs has reached 45 within Metro Manila. The UPA helps to mobilize the group and often subsidizes necessary costs for the group's monthly meeting.

regional- and world-wide alliances to date are the Habitat International Coalition, the Shack/Slum Dwellers International, the Center on Housing Rights and Eviction, and the Asian Coalition for Housing Rights, of which many housing-oriented Filipino NGOs have become a part.

Financial mechanisms that support NGO activities is also becoming diverse and internationalized, involving various kinds of donors and sponsors. The ADB (1999) lists a four-fold typology of external funding agencies in the Philippine context: (1) foreign NGOs and foundations; (2) bilateral channels in the form of ODA; (3) multilateral channels of international development and funding agencies such as the United Nations, the World Bank, and the ADB; and (4) church organizations. Among these, church organizations, many of which foreign-based, tend to characterize the Philippine case. To take TRICOR as an example, European and Canadian catholic organizations account for a large portion of the three organizations' funding. Except for spot funding for a short-term program, all of the three organizations have rarely received funding from local institutions including the public and business sectors. According to NGO staff, the reasons for seeking international financial assistance are at least four-fold. First, international organizations respect long-term visions and are more flexibility and less bureaucratic. Second, under the climate of the country's sluggish economy, local funding to sustain NGOs' activities in a long run is both difficult to find and unstable. Third, development principles of the local public and business sectors tend to be driven by commodification and cost-recovery within a macroeconomic framework. Fourth, these sectors impose more requirements and interventions that narrow the scope and eligibility of a program, resulting in conflicts among stakeholders. As such, the NGOs are of the view that cross-sectoral partnerships would be better enhanced at the transnational level than in the domestic

arena.

There are of course exceptions. Some NGOs have taken advantages of the changing legislative environment, to build cooperative systems with the public and private sectors to produce worthwhile outcomes, and have in effect made a profound impact on national planning agendas. A NGO called the Gawad Kalinga [GK][39] offers a good example of such accomplishment. Since its foundation, the GK has upheld the slogan 'a new Philippines with no more slums,' devoting itself to implementing a combined program of off- or on-site housing improvement and community development through the establishment of the Kapitbahayan Neighborhood Association. The GK adopts four basic criteria for selecting its beneficiaries: (1) poorest of the poor based on economic standing; (2) LGU's (governor or mayor) intention to carry out a program; (3) existence of an on-site PO; and (4) residents' aspirations and potential measured by a preliminary survey including a site-visit, profiling, and interviews. Besides these four criteria, secured land titles greatly increase the possibility of being selected. However, in some cases, the GK intervenes in negotiation on land issues. The GK's housing program is designed based on give-and-take sweat equity: it supplies beneficiaries with necessary costs, materials, and technical supports for housing construction; the beneficiaries in return provide a total of 252 days of labor for community building.[40] Given this program structure, it can be said that the GK model is a standardized aided self-help housing approach with precise guidelines and procedures to increase the degree of replicability. Replicability is one of the key terms that the GK emphasizes in order to multiply the scale and scope of overall activities. In Metro Manila, the GK's beneficiaries have

[39] A parent organization which founded the GK is the Couples for Christ, a catholic community in the Philippines.

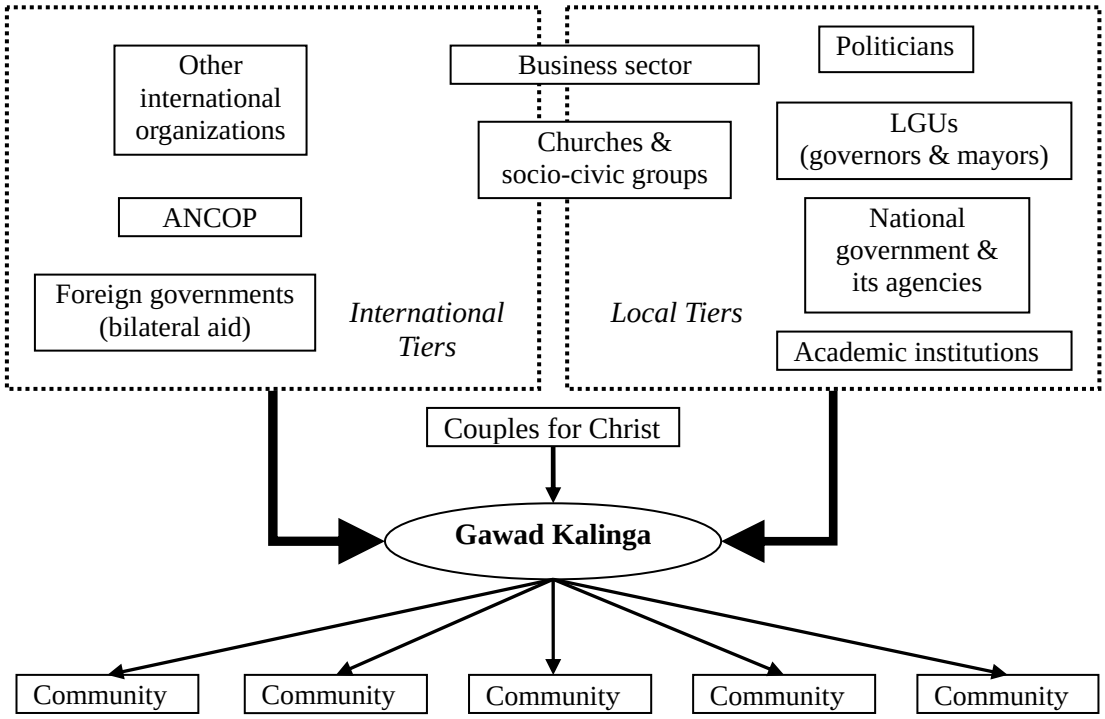
[40] With the aim of building a community, the GK program often accompanies the construction of common facilities such as chapel, school, multi-purpose building, clinic, library, and public space.

reached over 100 communities as of late 2005. The Buayang Bato community, a research subject in this study, has been designated as a GK program site since 2004.

The success of the GK lies in its extensive supporting networks, encompassing a number of collaborators and sponsors locally as well as internationally (see Figure 6.2). GK's funding sources are quite diverse, including the business sector, church organizations, civic associations, and foreign governments. Having multiple donors helps not only to increase the available budget but also ensure the stability of monetary inflows. As for financing, the ANCOP Foundation International [ANCOP] occupies an important place. The ANCOP is an arm of the GK, primarily catering to resource-procurement duties. It has established an international fundraising network by setting up branches in 20 different areas around the world. As for the relationships with the national government and its agencies, the GK represents a model of 'reconfiguration' as envisaged by democratic legislation. Unlike small-scale, locally-based NGOs which have relatively weaker ties with the higher levels of authorities, the GK has forged partnerships with the public sector, and is perceived as a crucial organization in the central arena of the national planning agenda. In fact, the Mid-term Plan proposed by the NEDA incorporates contribution made by the GK. More importantly, on October 10, 2005, the House of Representatives approved Housing Resolution No. 68 that appointed the GK as the priority project. In addition to political backing from the national government and its agencies, the GK has eagerly sought understanding and support from local governors and mayors by occasionally organizing orientation programs for potential LGU partners, and has succeeded in gaining their interests in collaborating with the GK. Another crucial supporting body is academic institutions, namely universities. Mobilization of university students is one of the GK strategies to recruit and retain

volunteers. From the perspective of participating students who are interested in development issues, working for the GK gives them a chance to gain precious experiences and knowledge to further career aspirations. The GK thus demonstrates how NGOs have adapted themselves to capitalize on the changes in legislative settings in the Philippines.

Figure 6.2 Supporting Networks of the Gawad Kalinga



6.2.2 NGOs' Influences on a Paradigm Shift in the Development Models

The ascendancy of NGOs as a development contributor and partner has exerted a major influence on the delivery of multilateral aids. As has been the pattern, multilateral funding agencies find themselves involved in a project through either accommodating a loan to government units or executing their initiated projects. A third way is becoming increasingly evident: taking on board NGOs as a main implementer to make a project more locally suitable and desirable. Emergence of the

third way indicates that “there has been a conscious evolution in Philippine NGO/funding agency relations from the recipient relations of the past toward one of the development partnerships today” (ADB, 1999, p.52). This conceptual and behavioral change symbolizes a paradigm shift in the development models of major multilateral funding agencies like the World Bank and the ADB.

Such a paradigm shift is evident in community-based housing and infrastructure projects centering on NGOs and affected communities. For instance, the World Bank decided to participate in a community-based pilot project named ‘Upscaling Urban Poor Community Renewal Scheme,’ which is initiated by a nation-wide NGO, the Partnership of Philippine Support Service Agencies [PHILSSA] in January 2004. By setting the PHILSSA as an originator and local NGOs as implementer, the project aims at addressing the plight of marginalized communities in collaboration with the Department of Finance [DOF], the HUDCC, and academics (PHILSSA, 2004). As a matter of fact, the establishments of horizontal ‘partnership’ relationships in the pilot project can be realized not at the overall planning stages but mostly at the implementation stage. Nevertheless, the new community-based project models are indeed a valuable first step to upsizing the scope of the third way approach.

The ADB also begins underlining merits of bringing NGOs into its community-based project. In July 2000, the ADB launched a pilot project of slum improvement in two areas along the railway track in Muntinlupa City and a community in Payatas, Quezon City. Instead of providing funding directly to an originating NGO like the World Bank, the ADB project set the Department of Social and Welfare and Development as an executing agency. Apart from the difference, the World Bank and the ADB share the same approach: adopting a community-based upgrading model, appointing local NGOs as a principal implementer, and establishing

supporting networks with LGUs, the national government, and academics (Veneracion, 2004).

6.3 Possible Adverse Effects of NGO Interventions: Power Structure at the Grassroots Level

Vertical relationships are no longer reserved for unbalanced power structure in a triangle of civil society, the public sector, and the private sector. Within so-called grassroots organizations themselves, a certain hierarchy does emerge in tandem with an increase in interactions among them. In particular, some tensions can be observed in the relationships between NGOs and communities. Given the current trend of giving a high profile to NGOs, intensification of relationships with NGOs may lead to the disempowerment of communities. There are two critical elements as to why NGO interventions may cause possible adverse effects on community empowerment. First, reliance on NGO funding and technical assistance increases the degree of dependency, inhibiting communities from developing local capacity and leadership (Shatkin, 2003). Although the objective of community empowerment is to strengthen the degree of independence, excessive NGO interventions would do harm to self-development within communities, and accordingly may provoke a clash of values and priorities as a result of gaps between the NGO's principles and the community's will. Because of increasing dependency on NGOs, communities fall into a situation where they have to follow what NGOs regulate without reservations. This point is associated with the second issue, 'representation.' Ideally, NGOs are supposed to play the role of advocate, representing communities' claims on their behalf. The question posited here is whether NGOs represent the genuine claims of communities or adjust these claims in accordance with the NGOs' principles. Generalizing specific claims of each community in conformity with NGOs' principles can be a strategic

scheme to augment the scale and impact of collective actions. However, such generalization would also oblige specific communities to compromise what they hope to achieve.

The typology of NGOs has diversified enormously. Some NGOs can be categorized as 'top-down NGOs,' which are organizations having a rigid and standardized program framework that is applied to their partners. Given the situation that many marginalized communities are unable to lay out a clear vision and goal for themselves and identify ways to actualize these aims, top-down NGOs greatly assist the communities to accomplish their intentions in an efficient way. Nonetheless, top-down NGOs disclose a critical downside: selectiveness. In reality, the dynamics of selecting and being selected --in other words, providers and receivers of resources-- operate within power structures. Thus institutions holding the authority of 'selecting' candidates worthy of resource allocation occupy a higher position in the power structure. Vertical relationships between NGOs and beneficiaries --communities-- are the outcome of these dynamics. In addition to selecting a target subject based on their own criteria and eligibility, top-down NGOs tend to accept prospective communities only under the condition that the communities fully consent to and comply with the NGOs' philosophy, ethics/values, rules, and program procedures. This point is related to the increasing dependency described above. Since a total package of detailed instructions on what and how to carry out a program is given by a NGO, it may be ended up that beneficiaries merely follow what is included in the package. As a result, it is unclear whether such intensive NGO-driven approach has the ability to motivate self-developing endeavors organically generated by beneficiaries themselves.

In addition, as revealed in field interviews, the professionalization of NGOs is

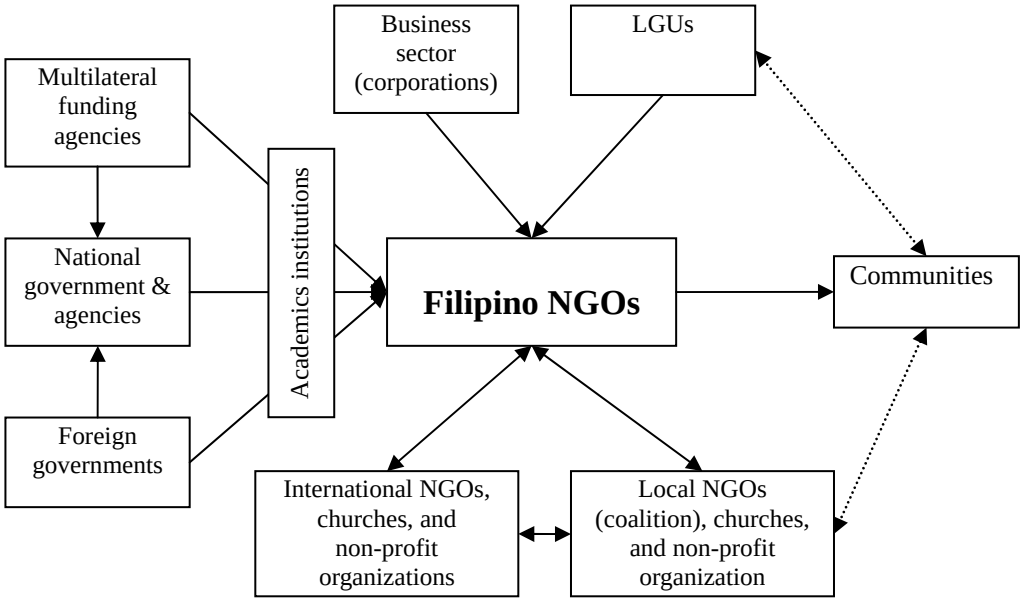
another factor which has widened disparities in power, placing communities in subordinate positions to NGOs. The major external force driving professionalization among NGOs is the increase in the complexity of legislative arrangements relevant to housing development, community empowerment, and poverty reduction, requiring advanced knowledge to interpret and make the most use of them. In effect, such circumstances push NGOs to raise the level of professional expertise in order to cope with ever-changing legislative settings. The progress of professionalization has indeed brought positive consequences. NGOs get a lead on enhancing their intellectual capacity and are better able to ensure that they are not caught by loopholes in the law. However, it has simultaneously aggravated the unbalanced power relations in that communities without appropriate resources have no choice but to lean more on NGOs. As a result, the dependency on NGOs would increase. In order to alleviate this possible adverse effect, many NGOs have addressed the need of simplifying legislative settings and associated application procedures. What professionalization infers is that knowledge and information are a source of power. Therefore, it empowers NGOs and disempowers less-educated communities.

6.4 Concluding Remarks: Political Maneuvers within the Networks

A key to community empowerment lies in ensuring access to networks of external institutions, notably NGOs. Based on their stance of advocating for the marginalized communities and lobbying government activities, Filipino NGOs have achieved acclaim for their contributions to expediting civic actions. Yet, possible adverse effects --excessive dependency and distorted representation-- may arise, leading to structural disempowerment of communities. These counterproductive effects have a considerable impact on the formation of vertical relationships between NGOs and

communities where increases in accessibility to more resources would heighten the vulnerability of communities. In this light, challenges posed to both NGOs and communities involve raising the consciousness of how to balance unequal power relations prescribed by resource flows.

Figure 6.3 Socio-political Networks among Development-related Actors in the Philippines



Regardless of such drawbacks, there is no doubt that Filipino NGOs have become a major force in the mainstream of politics. For example, increasing recognition of NGOs as an effective and efficient channel of delivering a project has led to a paradigm shift of the development models in multilateral funding agencies. The new models assign NGOs as originators as well as implementers of a project. As Figure 6.3 shows, while located at the heart of broader socio-political networks which transcends local, domestic boundaries, NGOs have also performed connecting and mediating roles.

While the main focus of this chapter concerns the illustration of the networks

evolving from NGOs, it is also critical to scrutinize a wide variety of competitive/collaborative interactions that have been developed among actors shown in the diagram. In particular, since the enactment of LGC and the UDHA, interrelations between different entities have been getting complicated due to the diversification of 'legitimate' actors involved. Further investigation of how the networks functions in actual housing projects is of great help to understand political tensions arising in the implementation process. The next chapter examines these points by inquiring closely into an ongoing urban renewal and resettlement program in Metro Manila, indicating a number of setbacks largely ascribable to the enactment of democratic legislations backed by decentralization and devolution movement.

Chapter 7

Feasibility and Sustainability of Large-scale Urban Renewal Projects: A Case Study of the Pasig River Rehabilitation Program

7.1 Introduction

Relocation and resettlement schemes figure prominently in the field of housing planning for the marginalized in a city. In postwar Philippines, early attempts of displacing informal settlers date back to the 1950s. Particularly since the 1960s, the locus of resettlement sites has been pushed outward to urban fringe provinces such as Cavite, Bulacan, and Laguna. For example, five thousand low-income households were forced to leave for Sapang Palay in Bulacan between 1963 and 1964. However, these displacement measures proved unsuccessful in general. According to the NHA report in 1982, 90% of the households moving to large resettlement sites in the three provinces above returned to Metro Manila. Thus, the dominant pattern identified here is a vicious circle of eviction, relocation, and remigration (Nolasco, 1994). The absence of adequate infrastructure, transport facilities, and livelihood opportunities in resettlement sites account for such a pattern. As a result, many resettlement initiatives have failed to provide satisfactory outcomes.

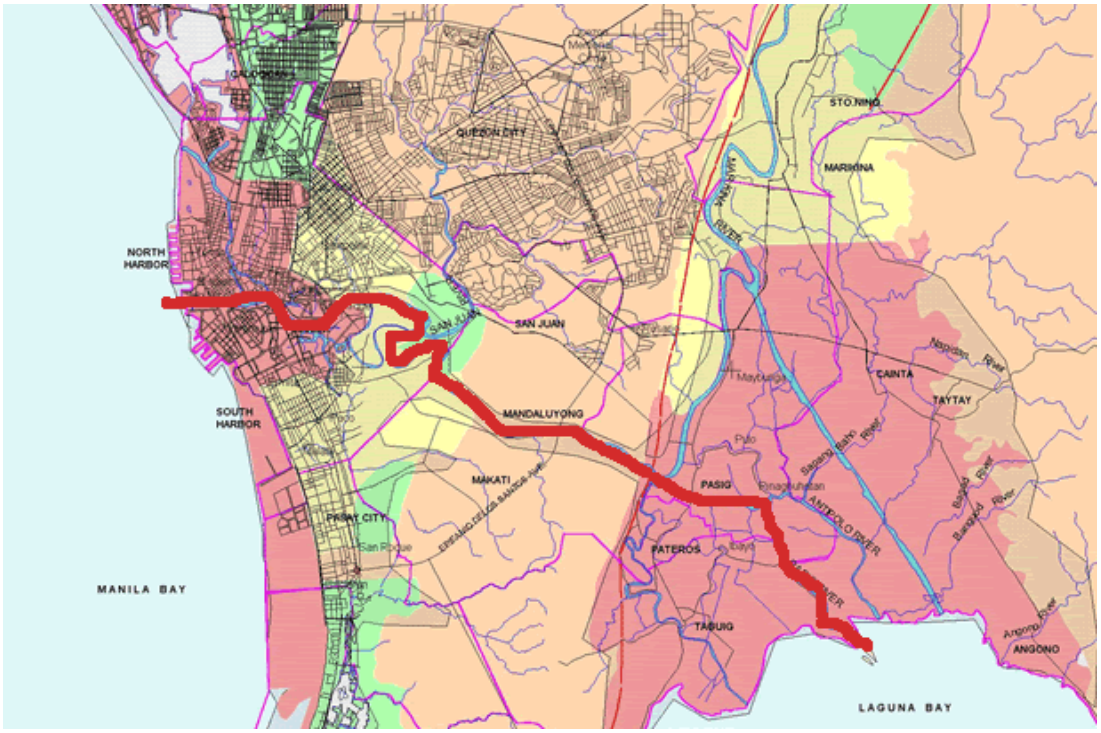
After the demise of the martial law regime, a number of evictions and demolitions that have been scheduled to be executed in tandem with the adoption of relocation programs. What most characterized housing development in the 1990s is the resurrection of large-scale urban renewal programs. In particular, through a campaign pledge of pro-poor policies, the Estrada administration focused largely on off-city displacements as part of broader urban renewal programs while following the enablement principles. As Porio (2001, p.5) summarizes, “the programme initiatives of the Estrada administration offered several alternatives that demanded new institutional arrangement and partnership among stakeholders in the social housing sector. Foremost among these were the Pasig River Relocation Programme, Erap City Resettlement Programme and the OFW City to be implemented in partnership with

local governments, NGOs, and the private sector. These programmes obtained support from the private sector because of the political mileage they provided for the political regime and its supporters." Given the substantial number of people living in impoverished informal settlements in Metro Manila, massive urban-renewal housing programs appear justifiable. However, the feasibility and sustainability of these programs have attracted increasing criticism as numerous tensions among involved parties developed during project implementation. The hypothesis of this chapter is that, despite their intention of promoting democratization of planning process, democratic legislations claiming 'more power to local' have intensified political tensions among concerned actors, bringing negative consequences such as conflicts, fragmentations, and unequal/unfair treatments. In order to exemplify linkages between current enabling legislations and emerging tensions within the framework of actual housing projects, this chapter looks into an ongoing program in Metro Manila, the PRRP, as a case study. This case demonstrates the complexity of key actors involved and the difficulty of establishing adequate institutional settings under the prevailing climate of decentralization and devolution.

7.2 Overview of the Pasig River Rehabilitation Program

The Pasig River flows 26 kilometers across the National Capital Region, connecting Manila Bay in the west and Laguna de Bay in the east. The river system including its tributaries runs through five cities and four municipalities (see Figure 7.1). It once nourished abundant aquatic life and served as a transporting channel. However, the ecosystem of the river system has been destroyed due to ever-increasing pollution. Degradation of the Pasig River system mainly derives from the fact that the system has been used as a refuse point of both industrial and domestic waste released from over

Figure 7.1 Map of the Pasig River



Note: the Pasig River is indicated by the red line.
Source: Mandaluyong City (2004)

Figure 7.2 Riverbanks as a Refuse Point

300 factories and approximately 70,000 families on the riverbanks[41] (see Figure 7.2).

[41] The population growth in informal riverside communities remains high owing to the upward land-price spiral in the formal market. In fact, "from 1988 to 1990, the rate of migration into the

During the 1980s to 1990s, the daily volumes of industrial and domestic waste discharged into the system reached 145 tons and 185 tons respectively (AusAID, n.a.). Moreover, illegal abandonment of waste has increased the frequency of flooding, severely jeopardizing lives and the living environment of riverside communities (see Figure 7.3). Given a lack of adequate flood control, garbage collection, and sewage systems, the Pasig River's situation is likely to be further aggravated.

Figure 7.3 Level of Flooding

Note: Both red lines correspond, indicating the level of flooding after raining.

The idea of rehabilitating the Pasig River is nothing new, having been hotly debated by every administration. For example, the former First Lady and Acting Governor of Metro Manila, Imelda Marcos, proposed a plan to encourage revitalization and redevelopment of the river as a tourist spot; however the plan eventually met with

squatter colonies along the riverside was estimated at 73%" (Cruz, 1997).

failure due to a lack of political and financial support (Cruz, 1997). In an effort to override a repeat of the past fiasco, the Aquino administration readdressed the rehabilitation issue in collaboration with the Danish aid agency called DANIDA. In 1993, her successor, Ramos, launched the PRRP at the cost of PHP 15 billion within a 15-years time span. The PRRP, a multi-agency program headed by the Department of Environment and Natural Resources [DENR], has the objectives as listed in Table 7.1. In its initial phase, the program obtained certain successes from the environmental point of view resulting in the reduction of both solid and liquid waste in the river (Alano, 2003).

Table 7.1 Goals of the Pasig River Rehabilitation Program

1. Completely eliminate the offensive odor
2. Reduce the Biochemical Oxygen Demand load of the Pasig River
3. Reduce the amount of solid waste dumped with regular waste collection activities
4. Increase and control the flow of the water
5. Reduce the frequency of flooding
6. Strengthen the content, and improve the enforcement, of the Zoning Ordinance of 1981 for the National Capital Region
7. Remove the sunken vessels from the bed of the river
8. Develop parks along the Pasig River
9. Relocate the squatters

Source: Cruz (1997, p.7-8)

The Estrada administration also continued to prioritize the PRRP as a solution to the urban housing crisis. During his term, the program was further pushed forward, new institutional settings created and a source of funding secured. In January 1999, the Pasig River Rehabilitation Commission [PRRC] was founded as a chief monitoring agency of a 15-year development plan, composing 12 government agencies and three private sector groups.[42] It is mandated to promote the rehabilitation of the waterway

[42] These government agencies are Department of Budget and Management, MMDA, the Office of the Executive Secretary, DENR, DPWH, HUDCC, DOF, Department of Tourism, Department of Transportation and Communication, Department of National Defense, Department of the Interior

and ensure its pristine conditions remain conducive to transport, recreation, and tourism (Constantino-David, 2004; COA, 2000b). With the aim of reviving the river's ecosystem and redeveloping the river terraces, the Pasig River Rehabilitation Masterplan designated four types of zones to be established: (1) heritage zone for preserving historic sites; (2) transition zones for industrial use; (3) central business district zones; and (4) agro-tourism zones (PRRC, 2000). The government also applied a 10-meter easement as environmental preservation areas [EPAs], cleared up riverside informal settlements while constructing large resettlement sites in the suburbs. Due to the enforcement of the 10-meter easement, an estimate 10,000 families have been affected.

A notable progress during the Estrada time is securing funding sources. On July 20, 2000, the ADB signed a contract authorizing the Pasig River Environmental Management and Rehabilitation Sector Development Program Loan [SDP] to the PRRC and the DOF as executing agencies. The SDP constitutes two types of loans which cover funding for both planning and implementation: US$100 million policy loan for policy reform to enhance the environmental management of the Pasig River system; and US$75 million investment loan for financing the cost of executing the Pasig River Development Plan [PRDP].[43] Together with the SDP, US$1 million technical assistance for capacity building support [TA] was also approved to backup institutional capacity building of the PRRC, the MMDA, and LGUs toward the accomplishment of the 15-year plan from 2000 to 2015 (Lindfield, 2003). In addition

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and Local Government, and Department of Trade and Industry. Three private sectors are Philippine Long Distance Telephone Company, GMA Network, Inc., and the Erap Partnership for the Poor Foundation (COA, 2000b).

[43] Components of the PRDP include measures to relocate informal settlers; establish 10-meter wide EPAs along the river banks; improve infrastructure and provide public services and facilities in urban renewal areas next to EPAs; introduce and maintain a septic tank system to decrease the release of untreated wastewater to the river; and stop illegal abandonment of solid wastes (ADB, 2002).

to the ADB's funding for urban renewal components of the PRRP, the Japan Bank for International Cooperation [JBIC] also approved funding specially for riverbank constructions to the Department of Public Works and Highways [DPWH].

Figure 7.4 Housing in Kasiglahan Village I

In sum, although the PRRP originated under the Ramos administration, its current framework was primarily shaped under the Estrada administration with the promotion of resettlement programs. The most famous resettlement site among the PRRP relocatees is Kasiglahan Village I [KV I], located in Montalbane of Rizal province (see Figure 7.4). Built on 52 hectare of land, KV I contains 10,000 units (20 sq/m per unit). During the two years 1998 and 1999, 8,000 families on the riverbanks were forced to accept off-city relocation and most of them transferred to KV I (Racelis, 2003). It may seem that the resettlement programs would be accelerated in the 1990s, given secured funding and the newly established commission. However, the reality proved different. Some studies show that between 30 to 40% of the relocatees came back to Manila (Denis & Anana, 2004). This remigration trend is mainly attributed to the same reasons as before: resettlement sites were located in inaccessible, remote

places where livelihood programs rarely existed. For example, KV I is situated in an inconvenient place, one to two hours away from the city center by public transportation. Considering the fact that the transportation cost to the center, around PHP 150, is almost equal to the daily income of a petty worker, residents have to find a source of income nearby. However, work near to the resettlement site is difficult to come by as there is seldom any sustainable livelihood program accompanying the resettlement program. As Karaos (n.a., p.4) observes, "the most common problem encountered was still the absence of viable livelihood opportunities which could adequately substitute for the loss of income and livelihood due to dislocation." These shortcomings form the basis of NGOs' and affected communities' claims in seeking in-city relocation.

7.3 Rise of Protest against the Program Procedure

Direct, active involvement of the third party has an important consequence for the program formulation and procedure. Of all, ADB's involvement has had enormous impact. First, it has led to changes in the government's attitude toward relocation. Relocation-related agencies are required to observe a set of stringent guidelines stipulated by the ADB. According to the guidelines, eviction and demolition will not be allowed unless resettlement sites with decent conditions are offered to affected families. This requirement functions as a reminder to assure the validity of Section 28 of the UDHA. Particularly after a death incident happened during the demolition of the Pineda community in September 2000, the ADB strongly demanded the MMDA to halt any eviction resorting to violence, threatening to withdraw assistance otherwise (Racelis, 2003). Accordingly, the PRRC proclaimed on October 12 that no further demolition would be organized. In fact, although the MMDA has threatened to evict

10,000 families, other government agencies continue to decline execution (Denis & Anana, 2004). ADB's pressures against coercive demolition have thus raised the importance of dialogue with the communities among public officials. In short, ADB's interventions in line with its vision of enabling strategies --promoting participatory governance-- has acted positively on revitalizing civil society's involvement. NGOs and POs are not only able to stress the illegality of eviction but also argue that it does not satisfy ADB's guidelines. Their strategy aims at utilizing the power of the ADB as a lobby mechanism for program implementation. Despite its intention of contesting public agencies, such collaboration between big international institutions and civil society is a product that current legislations envisage.

It is interesting to note that, while building rapport with the ADB, civil society has simultaneously challenged the ADB-PRRC plan. A dramatic shift in terms of civil society's involvement arose after the formation of the ULAP supported by NGOs. The ULAP is a consolidated representative body of the affected riverside communities, consisting of 18 POs. It was originally institutionalized by the COM in TRICOR demonstrated in Chapter 6. The COM provides a space for ULAP's regular meetings, where PO leaders discuss each community's interests and problems on the subject of a better formulation of the ULAP strategy. The inception of the ULAP has changed the position of marginalized riverside communities from a passive to active subject capable of claim-making against the plan. For example, "ULAP insisted that rather than move thousands of families to distant resettlement sites at great expense, the government should take steps to allocate the land to them or acquire adjacent land, followed by upgrading and housing schemes" (Racelis, 2003, p.12-3). Since then, the ULAP has functioned as a formal communication window with government agencies and the ADB. The most critical contention raised by the ULAP is the validity of the

10-meter easement. The easement should be three meters based on the national Water Code; but the easement has been extended to a 10-meter one owing to resolutions passed by the MMDA. In addition, the question of social equity has been posited since this 10-meter easement mainly applied to informal settlements, while the removal of industrial and commercial sites and the homes of well-off families tend to be left out because of the burden on both landowners and governments to provide compensation (Denis & Anana, 2004). The ULAP has stood firmly against the 10-meter easement and off-city relocation, while agreeing to accept the 3-meter easement and on-city relocation.

7.4 Tensions Developed in the Implementation Process

In spite of endeavors to build effective relationships with one another under enabling environment, crucial tensions have emerged among concerned parties owing to present legislative and institutional settings encouraging decentralization and devolution. First, tensions have developed between communities and LGUs. In spite of collective decisions made in the ULAP, reactions to the decisions may vary by LGUs. This is because the LGC has authorized LGUs to exercise powers of self-determination and decision-making on planning issues. This means that each LGU has its own policy on the easement which may be different from the PRRC's arrangement. Regarding the issue of setbacks from the river, the ULAP and its member communities must speak to each LGU to negotiate separately. Thus LGUs' empowerment amid the tide of decentralization and devolution makes program standards inconsistent.

Inconsistency among LGUs is also found in compensation packages provided for the Pasig River relocatees. As Table 7.2 summarizes, the contents of the packages differ considerably by LGUs. For example, Mandaluyong City offers a compensation

of PHP 7,000 per family while the City of Manila presents only moving assistance and a pack of groceries. Such differential treatment under the same program has raised the issue of equality, possibly intensifying internal tensions among affected communities.

Table 7.2 Compensation Packages by LGUs

City/Municipality	Compensation
Pasig City	PHP 2,000; free moving; grocery package
Makati City	PHP 7,500 → PHP 7,000; livelihood program[1]; 1 sack of rice; grocery package
San Juan	PHP 5,000
Mandaluyong City (St. Mesa)	PHP 7,000
City of Manila (Quiapo)	Free moving; grocery package

Note: [1] livelihood program refers to micro finance programs for starting small-scale business such as tricycle, rug-making, and soap making.

The tensions deriving from differential compensation are also carried over to the resettlement site. Among all Pasig River relocatees in KV I, evicted families receiving some form of compensation account for only one-third of the total. KV 1 accommodates not only PRRP beneficiaries but also families evicted for various reasons.[44] Differences in reasons for displacement translate into perceived inequalities among the relocatees: for example, relocatees from Piñahan & Payatas in Quezon City, where tragic land slides occurred, were given better compensation packages prepared by the national government.[45] Many of these relocatees were conflated with 'informal settlers,' giving the impression that treatment of relocates was erratic and unequal. Accordingly, tensions between communities and LGUs tended

[44] For instance, in the early Estrada time of 1999, a couple of thousands of families moved in from San Juan because of demolition; in 2001, around 400 families, who were not 'poor,' were transferred from other parts of Montalbane; from 2001 to 2003, a number of evicted families from Commonwealth in Quezon City were relocated due to road-widening constructions.

[45] They were entitled to receive compensation of PHP 30,000 for housing lots and PHP 10,000 for allowance and livelihood through the Central Bank in Quezon City. The livelihood program itself reached PHP 20 million in total.

to spill over to tensions among relocated residents and communities.

Another set of tensions between communities and NGOs on the one hand and government units on the other revolves around a difference in orientations in relation to 'ends and means.' The perspective of governmental bodies --LGUs and housing-related statutory boards-- concentrates on the 'ends,' that is, resettlement programs on the urban fringe. The focus is on clearing eyesore settlements and removing the settlers from the territory under their charge. "[LGUs] are supportive of the rehabilitation [of the Pasig River] if it involves water quality or the removal of urban poor people, but they are much less supportive when it comes to discussing land tenure security and upgrading/housing" (Denis & Anana, 2004). On the other hand, civil society organizations are concerned about the 'means,' that is, the process of relocating people to alternative places. The fundamental thrust governing the actions of civil society organizations is the improvement of the marginalized's living conditions. From this stance, civil society organizations, such as the ULAP, have requested governments to look for the possibility of in-city relocation sites if resettlement becomes unavoidable because of hazardous environments. In order to close the ideological gap between the two sides, a River Summit was held in Ateneo de Manila University on 17 June, 2005. The total number of participants reached 800 from various institutions: ULAP, UPA, COM, church organizations, lawyers and attorneys, academics, other local NGOs, and international NGOs from Korea, Thailand, and Cambodia; NHA, DENR, and baranguy captains. However, the actors most needed to come --local government officials-- did not show up although they were invited.

Three key issues are important in examining the tensions between civil society and governments. These three make up the heart of civil society's claim

raised at meetings of the ULAP. The first issue involves the lack of transparency of the whole process: affected communities were not provided with proper information on the program components such as coverage areas. The second issue concerns the illegality of the procedure: no prior notice and consultation prescribed in the UDHA have been given before demolition. The reality is that: “informing the people about their eviction and relocation comes at the end part of the whole process. By then government has already chosen and developed a rehousing or resettlement solution. People can only accept or reject it. Thus people are not really consulted and given the opportunities to present their alternative solution” (UPA, 1998, p.142). A third issue pertains to the exclusivity of the process: POs’ involvement was not encouraged by LGUs which often intentionally squeeze certain communities out from the program. For example, the City of Manila requires the Delpan community, one of the most impoverished settlements located at the mouth of the Pasig River, to file the following three documents in order to become beneficiaries of a relocation program: (1) a certificate of a PO’s registration with the SEC; (2) a list of organizations within the community; and (3) a list of members with detailed profiles such as a census register. The problem lies in the preparation of the third document. Since many of the residents are not tax-payers and are migrants from other provinces, the community cannot collect the necessary information from city hall. The submission of the third document is supposed to work as a countermeasure against ‘professional squatters’ who falsify IDs to get program benefits. At the same time, however, LGUs may also manipulate this requirement as a measure to decrease the number of approved beneficiaries. In short, many of these issues point to the question of the citizens’ trust in LGUs as well as LGUs’ accountability to their citizens. Furthermore, these three issues call into question the democratization of planning processes that the LGC and

the UDHA stipulate.

There are also profound tensions among LGUs themselves, particularly between senders and receivers of informal settlers. In the past, the NHA supervised overall housing issues; however, the renewed legislations enacted after 1986 have certified the NHA as an authority in charge of only producing housing units and developing resettlement sites. The loss of the NHA's influence on housing development has meant the lost of an intercessor between sending and receiving LGUs. NHA's gradual withdrawal from direct construction and provision of housing has increased LGUs' responsibilities for handling housing development. In a context where the autonomy of LGUs is protected by the enforcement of the LGC, the lack of coordination among LGUs makes it difficult to realize cross-boundary projects. Without written consent binding both sides, receiving LGUs tend to find significant disadvantages in terms of social costs in accommodating a surge of low-income households. In consequence, many receiving LGUs have started to complain about relocation programs initiated at the discretion of senders, requesting sending LGUs to compensate the costs. Some receiving LGUs in fact forcibly decided to reject the provision of basic utilities for relocatees from other cities/municipalities. Resistance on the part of receiving LGUs can also be seen in KV I: Mayor of Montalbane expressed his dissatisfaction at the sudden proliferation of low-income households within the boundary off his unit.[46]

All the tensions described above indicate that acute problems inherent in the PRRP exist in the absence of coherent regulatory frameworks and coordinated institutional settings. In fact, a lack of regulations to standardize compensation packages and to coordinate sending and receiving LGUs accounts for major drawbacks

[46] The current Mayor of Montalbane, Pedro Cuerpo, proposed to the PRRC that facilities should be built by contract.

of the PRRP.[47] Without regulations to enforce the making of an agreed consensus among LGUs, the PRRP is often unable to implement programs effectively amidst fragmented institutional settings. While the PRRC is mandated to facilitate coordination for the PRRP, it has not been able to function as a coordinating agency under circumstances where prerequisite regulatory settings for coordination do not exist. Another crucial government agency of the PRRP, the NHA, suffer from similar inefficiencies. As Karaos (n.a.) argues, the low cost recovery of the resettlement projects, despite a relatively low monthly amortization rate[48], is probably attributable to the poor collection machinery of the NHA. She continues to observe that "as a result of poor repayment, practically all relocation projects were heavily subsidized and community facilities and services were always poorly maintained" (Karaos, n.a., p.4).[49] Unless the NHA revises a collection system to increase the cost recovery rate, an outgrowth of informal/illegal service mechanisms will eventually lead to poor maintenance of facilities and deteriorating living conditions of the site. In consequence, the operation of the PRRP would be deadlocked. In addition to the inefficiency of each related agency, there is also ineffective coordination and conflicts between these two authorities. In principle, the PRRC and the NHA must work in close cooperation by assuming separate responsibilities: the PRRC is in charge of monitoring the program procedure and the NHA assists it by providing resettlement sites. However, in reality, both tasks are not well integrated. Such ineffective

[47] As Karaos (2003, p.35) points out, "[the Philippine government] still does not have a national resettlement policy. Such a policy should ideally define not just the entitlements to be given to the displaced households but also the development principles on which the entitlements and standards are based."

[48] The rates are determined based on contracts with the NHA. Usually, the 25-year loan for the total PHP 270,000 adopts a gradual increase payment: for example, if the monthly amortization starts from PHP 250 for the first 3 years, it goes up to PHP 500 for the years of fourth to tenth, then PHP 825 for the rest of the years.

[49] These points are actually manifested in the words of a resident interviewed: "if we do not pay amortization, no help is provided by the NHA. So we just tap water and electricity illegally."

coordination and redundancy is well represented in a situation where no principal agency exists to execute demolition. Three main agencies --the NHA, LGUs, and the MMDA-- have performed the duty of 'demolition' without coherent guidelines.

All of these complications have definitely delayed the completion of the PRRP. Slow progress of the PRRP has often tempted the ADB to consider withdrawal from the program. ADB's pressures on the program have in turn prompted a tense standoff between international funding agencies and government units. The government's negative perception of the international multilateral funding agencies is predicated on a critique of dependent theory, apparent in the statement of Constantino-David (2004, p.137), a former chair of the HUDCC:

> "the noble rationale for foreign aid is altruism—the responsibility of more developed countries to assist those with less. But in reality, much foreign assistance has degenerated into expressions of power and control. The dividing line between aid and business has been blurred. It is the reproduction of old colonial relations framed within a hypocritical rhetoric of democracy and philanthropy. Countries of the South that are in desperate need of funds are thus placed in the ironic situation of having to thank lenders and donors for funds that ensure the South develops according to the paradigms of the North. This integrates them into a global order in which poor countries…are powerless."

In the case of the PRRP, the power structure that Constantino-David refers to regards the ADB and the JBIC as supreme and the governments in the locality as subordinate. Such a dichotomization of 'international' versus 'local' structures is also reflected in the relationship between civil society and international institutions. With the advancement of the anti-globalization movement against multilateral funding agencies for their economically-driven, capitalistic development approaches, hosts of NGO alliances all over the world have increased the level of mobilization in terms of massive demonstrations and offers of both constructive and destructive criticism to such agencies. Therefore, although there is the emergence of renewed, cooperative

relationships between the two, it is rather doubtful whether the collaboration is actually built upon a genuine partnership. In several interviews with NGO staff, both amicable and hostile attitudes toward international institutions were revealed. On the one side, NGOs understand the importance of establishing a collaborative bond with the agencies; but on the other side, they continue to perceive the agencies as a power elite which impose bureaucratic systems on them.

7.5 Concluding Remarks: Pursuit of Adequate Urban Governance

Aimed at alleviating environmental degradation and promoting inner-city redevelopment, the PRRP has been propelled as a flagship urban project over the last decade, particularly under the aegis of Estrada. In the planning stage, it appeared to be successful: a specialized commission was put in place and secured funding assured. However, it turns out that the PRRP had to confront an array of complications in the implementation stage. Although certain cooperative socio-political networks are in place, a number of tensions are evolving among concerned parties within the networks, impacting negatively on the feasibility and sustainability of the program. Confusion has prevailed in the implementation stage as a result of fragmentation and a lack of coordination. As Table 7.3 illustrates, no consistency is identified with respect to implementing and funding agencies in charge. As a result, the level of accomplishment varies from community to community. The realization of a large-scale program straddling multiple municipal boundaries like the PRRP necessarily entails a strong coordinating body to smoothen operating mechanisms and mediate the interests of each stakeholder. This is currently missing as the PRRC lacks the mandate to provide the coordination necessary to institutionalize program implementation.

Table 7.3 Summary of the Program in Four Communities

	District 1 & 4 (Quezon City)	Buting (Pasig City)	Santolan (Pasig City)	Delpan (City of Manila)
Number of affected families	5,000+	500	1,400+	1,000
Chief agency	MMDA	PRRC	DPWH	LGU
Funding	ADB & LGU	ADB	JBIC	LGU
Accomplishment	Widening river Cleaning riverbanks	Building linear parks	Building linear parks	No

Such weak coordination power is partly due to the democratic legislation advocating decentralization and devolution. As Mohan & Stokke (2000, p.249) argues, a clear-cut problem of contemporary development theory is "the tendency to essentialise and romanticise 'the local'." Unlike the time of Marcos when Metro Manila was understood as one big 'region' under the control of a strong administrative and planning body, Metro Manila today is a bundle of segmentation: 17 cities and municipalities each with their own respective self-governance structures. Although the MMDA has been set up to ensure effective delivery of services at a metropolitan scale, the 1987 Philippine Constitution has substantially reduced the MMDA's power. Moreover, an Article of the Constitution stipulates that "local government units may group themselves, consolidate or coordinate their efforts, services and resources for purposes commonly beneficial to them in accordance with law" (Laquian, 2005, p.309). What this regulation suggests is that the creation of a coordinating body for a cross-boundary program should come out from self-organization efforts among LGUs. Coupled with the enforcement of the LGC that lays weight on the autonomy of LGUs, inter-city competition has intensified, making it even more difficult to establish coordinated metropolitan governance to attend to cross-boundary issues. Such inter-city competition becomes evident in the inconsistency of relocation programs,

translating into intra-city contentions among affected communities. To lessen or eliminate the tensions and conflicts observed in the PRRP requires the development of a metro-scale administrative unit with the power to bind not only LGUs but also other actors together. A lesson that all concerned parties have to learn is the need for effective coordination that can transform the tensions and conflicts into positive steps to modify and improve program management and implementation. In order to realize this, Metro Manila as a whole needs to reconsider creating unified administrative structures of urban governance.

While this chapter has focused on the feasibility and sustainability of relocation and resettlement programs, it has not aimed to answer the most fundamental question: whether relocation and resettlement are a suitable, appropriate scheme to improve living environments for informal settlers. Considering the negative externalities of displacement such as the loss of livelihood means and opportunities and the rise of conflict within resettlement sites, relocation and resettlement schemes may disempower people economically as well as socially. Nonetheless, these schemes may be unavoidable in the case of physically precarious sites. Hence, whether relocation and resettlement schemes are necessary calls for careful thought and fair judgment to decide whether the best choice is to extricate and remove people from their situations. To put it differently, a question that needs to be clarified here is whether urban renewal programs like the PRRP are effective in rehabilitating not only underutilized public resources such as land and river but also the people and their living spheres.

Chapter 8

Conclusion

8.1 Future Prospects and the Current Paradigm of Human Settlement Development

Defense of living sphere for the marginalized still occupies a key place in contemporary urban planning. Given the intensification of urbanization rates in the less developed world, the urban housing crisis is not a temporary but ongoing problem. Two contextual factors account for the continuing dominance of urban areas: (1) unsuccessful attempts to disperse national growth to other parts of the country (Rondinelli, 1991)[50]; and (2) powerful forces of globalization which further reinforces 'nodes' in international circuits (Sassen, 2001). An important remark in this regard is that the noun attached to 'primate' is no longer 'cities'; 'regions' have emerged as a unit of the 'nodes' due to the rapid geographical expansion of megacities. In the particular context of Southeast Asia, a distinctive characteristic of urbanization in the region is the phenomenal growth of the capital metropolis. As Table 8.1 shows, the present level of human agglomeration in Southeast Asian metropolises is becoming extremely high and not likely to be reversed. The UN estimate (2004) projects that over 60% of the total Southeast Asian population will live in urban areas by 2030. The case study area for this research, Metro Manila, the Philippines, has also experienced rampant urban sprawl stretching beyond its administrative boundary. Peripheral and surrounding areas of the NCR, called CALABORZON [Cavite, Laguna, Bayangas, Rizal, and Quezon] have been witnessing a high population growth rate owing to a combined increase of in-migrants from hinterlands and out-migrants from the NCR (Kelly, 2000). What the above suggests is that the call for a new paradigm of human settlement development should be reclaimed in this ever urbanizing and globalizing era in order to improve existing informal settlements and deal with the

[50] Hackenberg (1980, p.404) mentions, "growth pole's strategies aimed at stimulating regional development through the purposive creation of intermediate cites as 'regional centers' do not work.."

anticipated increase in the influx of migrants into expanding mega-metropolises.

Table 8.1 Urban Agglomeration in Major Southeast Asian Cities [Regions], 2003

Population of the largest urban agglomeration in 2003		
Agglomeration	Population (1000)	As % of urban population
Jakarta	12,296	12.3
Kuala Lumpur	1,352	8.7
Metro Manila	10,352	21.2
Singapore	4,253	100.0
Bangkok	6,486	32.4

Source: World Urbanization Prospect the 2003 Revision (United Nation, 2004)

As explicitly expressed in the Habitat discourse, the planning paradigm of human settlement development has undergone a major shift in tandem with current trends. While the main concerns at the Vancouver declaration in 1976 converged on physical planning solutions initiated by government agencies, the main thrust at Habitat II in 1996 focused on the democratization of the planning process by stressing (1) public-private partnerships and (2) local governments' and NGOs' roles to carry out pragmatic steps (Leaf & Pamuk, 1997). This paradigm transition certainly mirrors the diffusion of neoliberal imperatives claiming the superiority of a less-interventionist approach based on 'enablement' strategies discussed throughout this study. According to Burgess, Carmona & Kolstee (1997, p.139), the strategies fall within three domains to be enabled: the market, the local government, and the community. In the field of housing planning, these enablements have been translated into reality through the utilization of the private sector's development, the downscaling of decision-making processes to local levels under decentralization and devolution policies, and the promotion of citizen participation toward empowerment. In the course of fostering the three enablements, the position of local governments in the

planning practices has been reconfigured. In return for gaining self-determination and -implementation powers in development activities, they are now required to assume increasing responsibilities in nurturing enablement environments for the inclusion of the private sector and communities. In spite of widespread acceptance, Pugh (1994, p.363, quoting Dunn) cautions against over-optimistic anticipation of the enablement strategies: “it is overoptimistic in its ideal that democratization has the power to solve all significant social problems and that mutual benefits flow universally from market-led development.”

8.2 Lessons Learned from the Philippine Experience

As described in the preceding chapters, housing development policies in the post-Marcos Philippines have pursued the world-wide trend of enablement neoliberalism. Successive legislations enacted after 1986 put the emphasis on the dismantling of centralized autocratic systems to strengthen decentralized democratic alignments. In the renewed planning frameworks, LGUs are placed in the center of planning and implementation while NGOs play a significant role in mediating relations between authorities, markets, and communities, systemizing broad socio-political networks with a range of parties.

Nonetheless, the inadequacies of existing legislations and the drawbacks of the PRRP discussed earlier disclose major complications in the implementation of enablement housing strategies. First, despite the transfer of planning authority to the local state, the relationship between the national government and LGUs remains a paternalistic one. “[In the Philippines,] despite the movement toward decentralization, local governments have largely continued to depend on the national government for implementing housing solutions. Housing programs catering to the urban poor, such as

resettlement and land acquisition financing for urban poor communities, are all national government-funded and -operated" (Karaos, 1997, p.7). Given the lack of necessary resources to exercise the provided authority, LGUs' overreliance on the national government has not been upended. Persistence of conventional power structures within the national government at the top also undermines the efficacy of community enablement --citizen empowerment. Whatever the case may be, empowerment within the neoliberal discourse reveals the nature of 'resistance in the grip of the powerful.' Mohan & Stokke (2000, p.249) conclude that political structures remain unchanged even during the intensification of community enablement:

> "the revised neoliberal position represents a 'top-down' strategy for institutional reform in the sense that it is an effort by state agencies and collaborating non-governmental organisations to make institutions more efficient and to include identified target groups in the development process…Power resides with individual members of a community and can increase with the successful pursuit of individual and collective goals. This implies that the empowerment of the powerless could be achieved within the existing social order without any significant negative effects upon the power of the powerful."

In this sense, there is a threshold to the degree to which empowerment can be achieved. As the evidence of the PRRP illustrates, affected communities have definitely gained political voice in the program implementation through the formulation of working groups and networks with NGOs. However, that empowerment has seldom led to producing preferred outcomes that satisfy the aims of contestations. For instance, the controversial 10-meter easement is still effective; many LGUs have not seriously sought the possibility of in-city relocation. Second, political enablement through decentralization and devolution causes 'municipal fragmentation' which has brought "different rates and types of urban development, different regulatory regimes and irrationalities in the land market, and the location and delivery of technical infrastructure and services" (Burgess, Carmona & Kolstee, 1997, p.148). In other

words, democratization of the planning process to enhance the prerogative of LGUs has to an extent inversely yielded undemocratic consequences: unequal redistribution of development benefits. Powerful LGUs which hold abundant resources and greater bargaining ability are likely to obtain the maximum fruits from a series of political enablement. Hence, as Silva (2005, p.402) purports, "devolution can result in less equitable growth within a country." Inconsistency of program components and procedures itemized in the case study of the PRRP clearly captures this problem of 'municipal fragmentation.'

8.3 Rethinking the Mechanism of Urban Governance

These two complications inevitably guide us to revisit the mechanism of urban governance: how can the expanding metropolitan regions be managed to cope with cross-boundary housing problems and what kind of institutional structures is needed for the management. An important concept which deserves further consideration in this context is 'inter-city networks.' In his analysis of inter-city networks from both international and local viewpoints, Douglass (2002, p.68) ventures that "using intercity networks for more cooperative forms of exchange and support can potentially have high pay-offs in terms of raising awareness of issues, formulating innovative approaches to shared problems, and tapping opportunities to pursue joint policy responses to urban problems across urban and territorial boundaries." In fact, the importance of cross-boundary collaborations has also been recognized by government agencies in the Philippines. The National Urban Development and Housing Framework prepared by the HUDCC (2000) addresses the need for establishing inter-governmental cooperation and metropolitan arrangements in land

development, resettlement programs, and socialized housing programs to increase economies of scale and spill-over effects of services. Notwithstanding the intention declared in the framework, however, concrete attempts to forge inter-city networks have not yet been identified and put into practice in terms of housing development.

One of the main thrusts in this study is problematizing the absence of a coordinating body which can facilitate productive collaborations among local governments with its own authority. Inter-city conflicts constitute a critical cause engendering intra-city contentions which may destabilize socio-political networks, particularly those among NGOs and communities. Thus, developing urban governance mechanisms capable of marshaling appropriate institutional structures will be a step forward in mitigating inter-city conflicts and contribute to the stabilization of political relationships in society. Based on an examination of housing development in Metro Manila, two types of coordinating bodies can be presented as the backbone of urban governance. The first is a consolidated entity created through voluntary efforts of LGUs and developed on a project basis as in the case of the PRRP. This first type depends on initiatives on the part of the LGUs and is consistent with decentralized institutional structures. The second type is a centralized entity shaped by the national government's impetus: it should be an issue-oriented authority governing overall housing development activities on a regional scale, containing sub-divisions in charge of specific programs. While the formulation of this second type seems to run against the grain of decentralization, the centralized entity is not totally opposed to the rise of LGUs; rather, it will respect the autonomy of LGUs while neutralizing inter-city disruptions. It is crucial to note that the operation of the centralized entity must require strong commitment on the part of the national government to actively expedite

inter-city collaborations for efficient management of housing-related projects.

The choice of the type of coordinating body is conditioned by local political settings. The danger of adopting generalized strategies like enablement as a 'package' lies in the failure to take into account the diversity of local settings. While there are common global principles underlying strategies to confront the problems of shelter provision around the world, there must also be flexibility in the application of these principles to the real world (Leaf & Pamuk, 1997). Such customizing and negotiating efforts will be instrumental in reducing the gap between the ideal and reality in working out solutions to the major problems of housing development in Southeast Asian cities such as Metro Manila.

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Appendices

Appendix I

LGU Tasks as mandated in the UDHA

1. Prepare a comprehensive land use plan in accordance with the purposes of UDHA (Section 6&39)

2. Conduct an inventory of all lands and improvements with the consultation of the HLURB and other associated government bodies (Section 7)

3. Identify lands for socialized housing and resettlement areas for the underprivileged and homeless in urban areas with the assistance of related government agencies such as the NHA and the HLURB (Section 8)

4. Confirm as to the blighted status of lands (Section 13)

5. Identify and register all people qualified for socialized housing (Section 17)

6. Participate in joint venture housing projects with the private sector (Section 18)

7. Provide basic services and facilities in socialized housing and resettlement areas in coordination with the private sector and other public sector (Section 21)

8. Encourage program beneficiaries' participation into the decision-making process (Section 23)

9. Take measures to suppress the illegal squatting

10. Carry out the relocation and resettlement projects for the people living in danger areas (Section 29) and provide the people the relocation and resettlement sites equipping basic services and facilities, and livelihood programs in coordination with the NHA (Section 30)

11. Prevent the establishment of illegal housing units (Section 30)

12. Support the NHMFC for the sake of the CMP beneficiaries (Section 23)

13. Enhance the production and use of construction materials and techniques which are locally-available and inexpensive

14. Submit an annual report to the President and House of Representative (Section 41)

15. Introduce another taxation to lands in urban areas, if needed (Section 43)

Source: Urban Research Consortium (1997)

Appendix II

List of the interviewees' organizations (alphabetical order)

<NGOs>
Community Organizers Multiversity [COM]
Community Organization of the Philippine Enterprise Foundation [COPE]
Gawad Kalinga [GK]
Homeless People Federation of the Philippines [HPFP]
SAMA-SAMA
Technical Assistance Organization [TAO-Pilipinas]
Urban Poor Associates [UPA]

<International Agency>
Asian Development Bank
World Bank

<Governmental Agency>
Housing and Land Use Regulatory Board [HLURB]
National Housing Authority [NHA]

<Community>
Buayang Bato community
Delpan community
Golden Shower community
Kasiglahan Village I
KAMASACA association
787 Quezon Avenue Neighborhood Association
13th Neighborhood Association

<Academics>
Dr. Mary Anne Karaos
Dr. Emma Porio
Dr. Ma Laordes G. Rebullida
Prof. Ernesto Setote
Dr. Gavin Shatkin
Dr. David Yap

Appendix III

Survey Questions

1. Pangalan, edad, kasarian, at probinsya ng padre de pamilya (*your name, age, sex, and hometown*).

2. Kung dito na kayo pinanganak sa lugar na tinitirhan niyo, pakisabi kung saan galing ang pamilya ninyo (*If you are second or third generations in this settlement, please tell where your family from*).

3. Paki-lista po ang lahat ng nakatira sa pamamahay ninyo (kabilang po kayo).
   (*Please fill out the following details of your household member: Name, age, sex, relation to you, profession, monthly income*)

4. Pakibanggit ang pinakamataas na antas ng pag-aaral na naabot ninyo
   (*Please describe your final education level*).

5. Gaano na kayo katagal dito sa Metro Manila? Pakibanggit ang pinakaunang dahilan kung bakit ninyo naisipang lumipat sa Manila (*How long have you been in Metro Manila? Please explain initial reasons that made you decide to move to Manila*).

6. Gaano na kayo katagal dito sa lugar na tinitirhan niyo? Bakit dito niyo naisipang lumipat? (kung meron pa kayong tinirhan na ibang mga lugar dito sa Metro Manila bago kayo lumipat dito, pakibanggit kung saan ang mga ito at kung gaano kayo katagal tumira doon) (*How long have you been in this settlement? Why did you move to this settlement? If you moved in and out more than one time, please indicate the locations and length of stay in each settlement*).

7. Ilang silid/kwarto ang nasa inyong bahay? Meron po ba kayong mga pasilidad tulad ng kusina, palikuran (kung meron, de-buhos ba o de-flush?), at banyo o paliguan? (*How many rooms are there in your unit? Do you have private facilities such as kitchen, toilet, and bathroom?*)

8. Saan kayo kumukuha ng tubig at kuryente? Pampubliko ba o pribado ang kinukuhanan ninyo? Magkano ang binabayaran niyo bawat buwan para sa tubig? Sa kuryente? (*Please indicate the types of basic utilities –-water & electricity-- you have now, and please write down each providers – public or private- and monthly cost*).

9. Anu-ano pong mga gamit sa bahay na de kuryente (appliances) ang meron kayo?
   (Please describe the types of electric appliances that you have)

10. Nangungupahan po ba kayo? _____ Kung oo, magkano ang binabayaran ninyo bawat buwan para sa upa? (*Are you paying a rent? If so, please tell how much.*)

11. Pakilagyan po ng numero ang mga sumusunod na sangkap ng isang pamamahay ayon sa pinakamahalaga para sa inyo (1), pangalawang pinakamahalaga (2), pangatlong pinakamahalaga (3), pang-apat na pinakamahalaga (4), hanggang sa pinakahuling mahalaga (5) (*please place the priority to the following five itemss from the most important --1-- to the least important --5*):

    ( ) Tubig, kuryente, kalsada (*Basic utilities facilitated*)
    ( ) Pakikitungo sa ibang mga residente (*Social relationships with other residents*)

( ) Lapit ng bahay sa pinagtatrabahuan, sa sentro ng komersyo (*location – proximity to worksite, school, and/or the center*)
( ) Lupa o bahay na may titulo (*land or house with title*)
( ) Kinatatayuan ng bahay (maayos na disenyo at nasa ligtas na lugar) (*built-environment -- nicely designed unit on a physically-safe site*).

12. Humihiram po ba kayo ng pera pag halimbawang kailangan ninyo? _____ Kung oo, pakisabi kung kani-kanino kayo humihiram.
(*How do you borrow money in case you need? Please specify the sources of borrowing*).

13. Nakakapag-ipon po ba kayo para (*questions about savings*):
pambayad sa lupa? _____ Kung oo, mga magkano po ang inyong naiipon?
(*Have you saved money for acquiring tenure?*)
sa pagpapaayos ng bahay? _____ Kung oo, mga magkano po ang inyong naiipon?
(*Have you saved money for implementing housing improvement? If so, how much is the amount of your saving?*)

14. Naisipan niyo po bang lumipat sa isang pampublikong pabahay o *public housing*? _____
(*Have you ever considered moving to public housing?*)
Sa isang *relocation site*? _____ (*or relocation sites?*)
Pakipaliwanag po kung bakit oo o hindi ang inyong sagot. (*Please explain reasons of Yes or No*)

15. Meron po bang miyembro ng inyong pamamahay na nakapunta na sa labas ng bansa para magtrabaho?
_____ Kung oo, pakisabi kung (*Are there any persons in your household who went or have been overseas for work? If so, please specify the followings*)
Saan _____ (*place/country*)
gaano katagal _____ (*length*)
uri ng trabaho _____ (*types of job*)
buwanang kita/sahod _____ (*monthly income*)
kung magkano ang pinapadala sa inyo bawat buwan _____
(*amount of remittance(s) per month*)

Saan niyo po ginamit ang padala ng nagtrabaho sa labas?
(*How did or do you use the earning/remittance?*) _____
Pakilista po ang mga pinagkagastusan nang malaki gamit ang padala.
(*Please indicate major investments*).

Nakapag-ipon po ba kayo ng perang pinadala ng nagtrabaho sa labas para sa pagpapaayos ng inyong bahay? _____ Kung oo, pakibanggit kung
magkano _____
kung anong parte ng bahay ang inayos _____
(*Have you invested a part of the earning/remittance to housing improvement? If yes, please write down the use and amount.*)

Meron po bang miyembro ng inyong pamamahay na pupunta pa lang sa labas ng bansa para magtrabaho? (*Are there any persons in your household who will go overseas for work?*)

16. Ano'ng uri ng suporta ang inaasahan niyong ibigay ng gobyerno sa inyong pabahay?
(*What kind of support do you expect from the government to you housing?*)